SYNDi™

INVESTMENT LEDGER

Release 6.2

User Manual

INDUS SYSTEMS
Providing Leading Edge Business Solutions
www.indussys.com

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* SYNDi™ Loan Manager
* SYNDi™ Fund Manager
* SYNDi™ Investment Ledger
* SYNDi™ Electronic Funds Transfer
* INDUS Backorder System

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Chapter 1
Introduction

1.1. What is SYNDi Investment Ledger?

SYNDi™ is suite of software packages designed for the financial market. It consists of the following programs:

- **SYNDi Loan Manager (SYNDi)**
- **SYNDi Fund Manager (SYNDiFM)**
- **SYNDi Investment Ledger (SYNDiIL)**
- **SYNDi Electronic Funds Transfer (SYNDiEFT)**

This manual deals exclusively with SYNDi Investment Ledger (SYNDiIL) which manages Stocks, Bonds, Notes (Certificates of Deposit) and other financial instruments.

Wherever SYNDiIL is mentioned henceforth in this manual, it stands for SYNDi Investment Ledger.

It is used primarily by individual companies with one or more partners, or by financial organizations that manage their clients' investment portfolios.

SYNDiIL helps in situations where you attempt to maintain the investment history in General Ledger. Typically a G/L account is set up for each security and is often extended to the partner level through sub-accounts for tracking purpose. The result is that the chart of accounts soars to an unmanageable level. **SYNDiIL** solves the problem by maintaining individual transactions while passing a simple journal entry to General Ledger. With **SYNDiIL** you may set up just one or two asset accounts for investments and maintain all history within the sub-ledger, thus keeping your General Ledger clean and streamlined.

SYNDiIL can be used to maintain the history of all transactions related to the purchase and sale of investments. If you are using the software to manage your own portfolio, you may set yourself up as a single investor and operate with the same ease.

1.2. General Features

Stocks	SYNDiIL processes the purchase and sale of stock, the entry of dividend, split and adjustment and can download current market value from Yahoo Finance.
Bonds	SYNDiIL processes the purchase of bonds, performs monthly accruals, processes coupon receipts, maturity and sale of bonds.
Notes	SYNDiIL processes CDs , T-Bills, Fixed Deposits and other notes including purchasing, monthly recording of interest income, interest receipt and maturity.
Multicurrency Support	SYNDiIL maintains transactions in the currency of general ledger (functional currency) as well as in source currency. It maintains exchange rates to convert source currency into functional currency.
Sage 300 ERP Interface	SYNDiIL can be used as a standalone package or interfaced with Sage 300 ERP (formerly Accpac) General Ledger. In case of interface it uses the chart of accounts, currencies and exchange rates from Sage 300 ERP and seamlessly updates the General Ledger in Sage 300 ERP.
User-Friendly Interface	The main features of SYNDiIL are its simplicity, ease of use and minimal training requirements. Typing is minimized by selecting key values from lists and entering dates by clicking on calendar control. Each field in edited extensively to minimize data-entry errors.

1.3. Basic Concepts

Company	With **SYNDiIL** you may set up multiple companies such that each company will have its own database.
Partner	A partner refers to an investor within the company. A company may consist of one or more partners.
Investment	An Investment is the entity being tracked, e.g., stocks, bonds, securities, term-deposits, mutual funds, real-estate etc. You could use **SYNDiIL** to track virtually any investment.
Bank	The system requires that one or more Banks be defined. If you handle multiple currencies a currency is associated with a bank.
Source Currency	All currencies to be used within the system must be defined. A currency is identified by a three-character currency code, e.g., USD for U.S. dollars, CAD for Canadian dollars etc. Source Currency is the currency is which the transaction is performed. You must also define Functional Currency in which you operate. If you are operating in U.S., the Functional Currency will be USD while in Canada the Functional Currency will be CAD.
Exchange Rate	If the Source Currency is different from Functional Currency the system requires the Exchange Rate as the factor with which the Source Amount must be multiplied to convert it into Functional Currency. For instance if the Functional Currency is Canadian Dollar (CAD) and an Investment is transacted in U.S. Dollars (USD) the Exchange Rate would be 1.57 if $1 U.S.=$1.57 Canadian. The Exchange Rate table should be updated as frequently as necessary (daily, weekly or monthly). The system uses the latest Exchange Rate no later than the transaction date as the default rate. The user may change it if necessary while entering the transaction.
Categories	The category of an investment is a user-defined field that could characterize the investment in the desired manner. For instance categories could be set up to identify

different types of equities.

Origin	The origin code indicates the country of origin for the security, e.g., U.S., Canada, Europe etc.
Classification	A user-defined field that could be used for special purposes. For instance you may want to indicate common shares, preferred shares, mutual funds etc.
Market	Set up a Market code for each stock exchange, e.g., NYSE for New York and TSX for Toronto.
Template	A Template specifies the G/L accounts to which the transactions will be posted. It also determines if a Money Manager will be used to buy and sell investments. You may need to set up several templates. When an Investment is set up you will be required to specify the Template that the Investment will use.

1.4. Sage 300 ERP Interface

SYNDiIL can be interfaced seamlessly with Sage 300 ERP General Ledger module such that it uses the chart of accounts, currencies and exchange rates from Sage 300 ERP and creates G/L transactions in Sage 300 ERP.

Please see Appendix 2 to create a sample database in Sage 300 and interface it with **SYNDiIL**.

Chapter 2
Installation

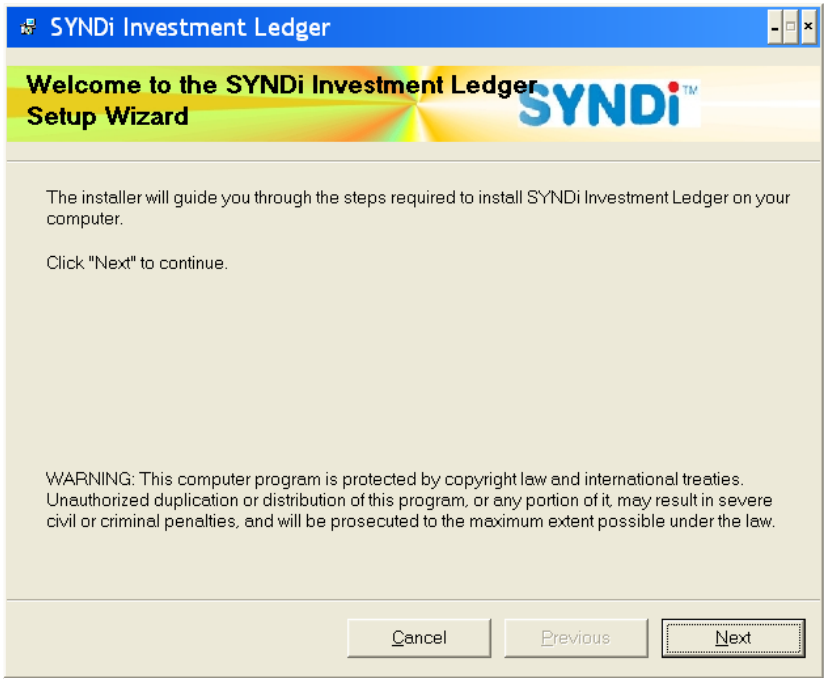
2.1. Installing the Application

1. The minimum operating system environment to install and run **SYNDiIL** successfully is Windows 2000 with Service Pack 3. If your system does not meet or surpass the minimum requirement you may encounter problems.

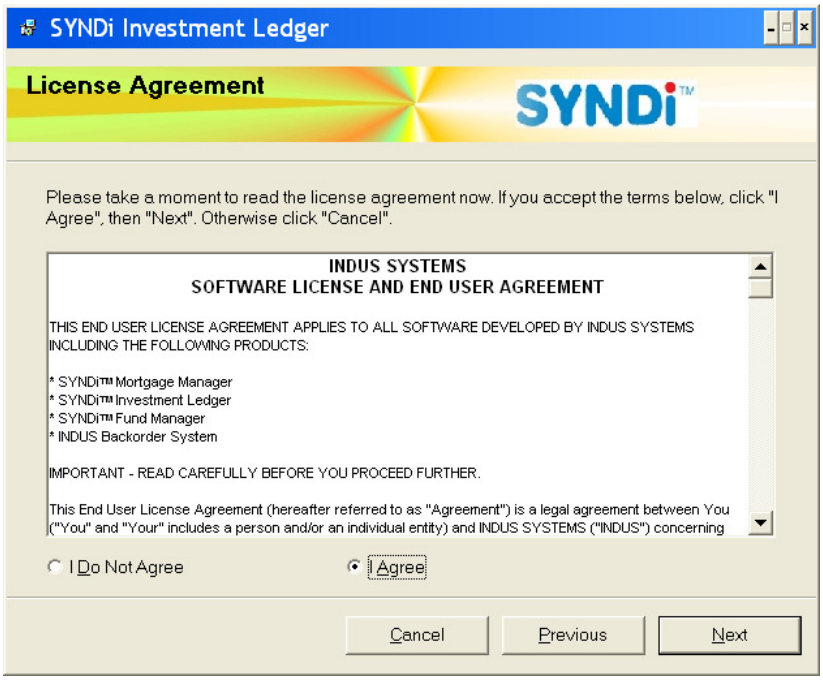
2. **In order to install SYNDiIL you must have Administrator rights. If in doubt, please check with your IT administrator or log in as Administrator.**

3. If you have downloaded **SYNDiIL** from the Internet, unzip SYNDiIL.zip in a temporary folder to extract Setup.exe, Setup.ini, InstMsiA.exe, InstMsiW.exe and SYNDiIL.msi. If you are installing the software from **SYNDiIL** distribution CD, it contains these five files.

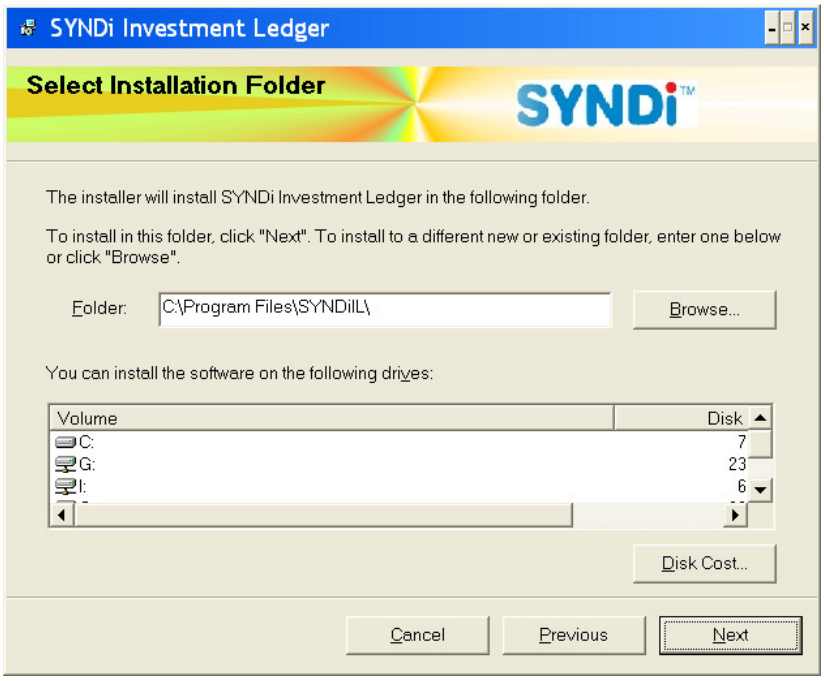
4. Run Setup.exe to install the system. The following screen is displayed:


SYNDi Investment Ledger
Welcome to the SYNDi Investment Ledger Setup Wizard
SYNDi
The installer will guide you through the steps required to install SYNDi Investment Ledger on your computer.
Click "Next" to continue.
WARNING: This computer program is protected by copyright law and international treaties. Unauthorized duplication or distribution of this program, or any portion of it, may result in severe civil or criminal penalties, and will be prosecuted to the maximum extent possible under the law.
Cancel
Previous
Next

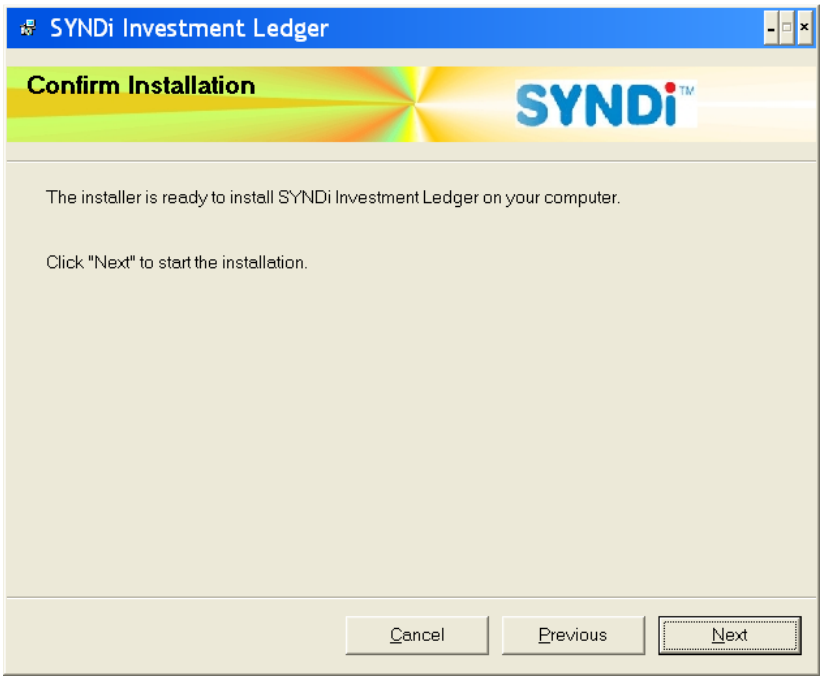
5. If any other applications are running, stop them and then click **Next**. The system displays the following License Agreement screen:


SYNDi Investment Ledger
License Agreement
SYNDi™
Please take a moment to read the license agreement now. If you accept the terms below, click "I Agree", then "Next". Otherwise click "Cancel".
INDUS SYSTEMS
SOFTWARE LICENSE AND END USER AGREEMENT
THIS END USER LICENSE AGREEMENT APPLIES TO ALL SOFTWARE DEVELOPED BY INDUS SYSTEMS INCLUDING THE FOLLOWING PRODUCTS:
* SYNDi™ Mortgage Manager
* SYNDi™ Investment Ledger
* SYNDi™ Fund Manager
* INDUS Backorder System
IMPORTANT - READ CAREFULLY BEFORE YOU PROCEED FURTHER.
This End User License Agreement (hereafter referred to as "Agreement") is a legal agreement between You ("You" and "Your" includes a person and/or an individual entity) and INDUS SYSTEMS ("INDUS") concerning
I Do Not Agree
I Agree
Cancel
Previous
Next

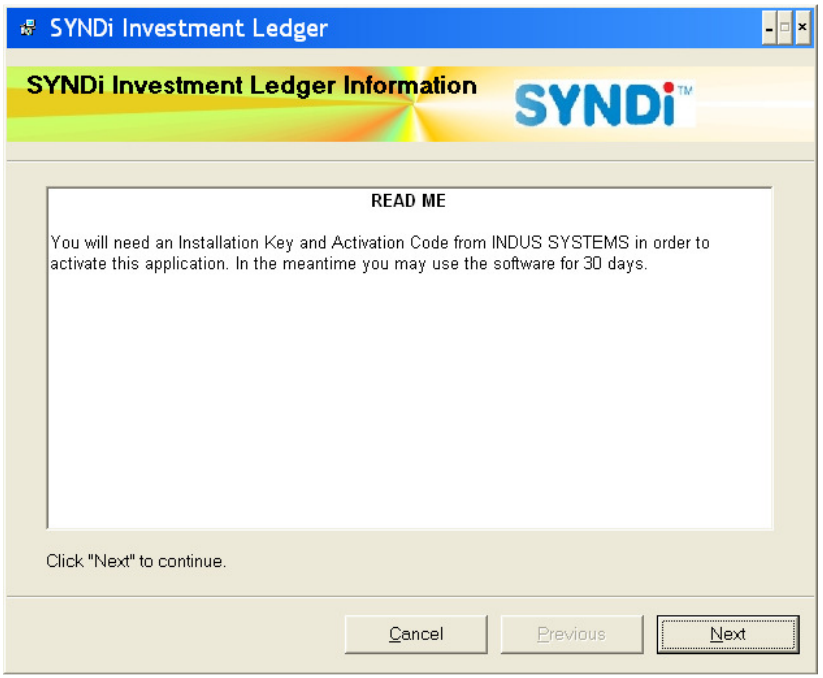
6. Read the License Agreement carefully as you scroll through the text. If you do not agree with the agreement, click **Cancel** to exit the setup otherwise click “I Agree” and then click **Next** to proceed to the following screen:



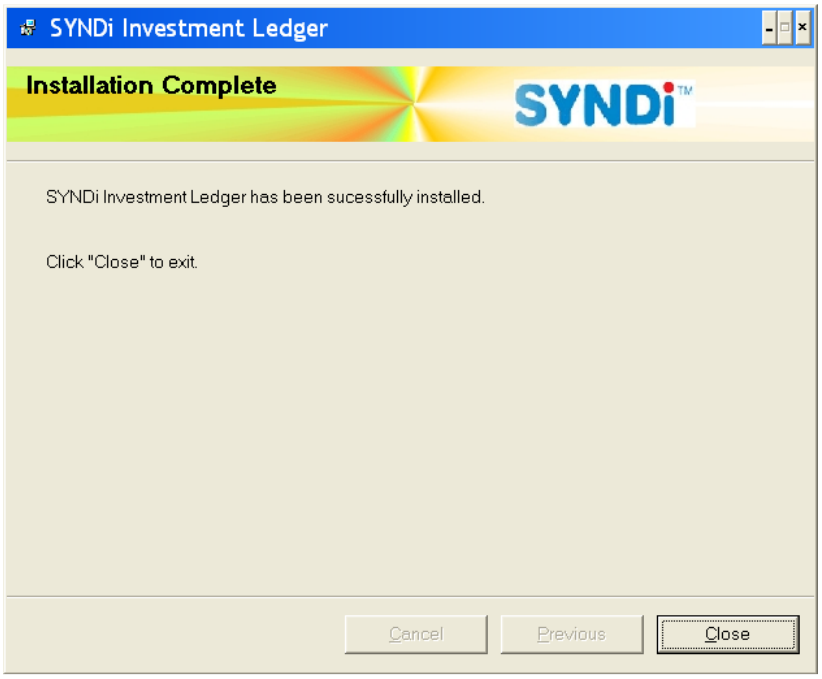
7. Notice that the default folder in which the software will be installed (called Application Folder) is C:\Program Files\SYNDiIL\. If you wish to install it on a network drive or another local drive or in another directory, click **Browse** button and browse through the directory structure to choose the desired drive and directory, (e.g., L:\SYNDiIL\) and click **Next** to display the following screen:



8. Click **Next** to copy necessary files into the specified folder. When the copying is finished the following screen is displayed:


SYNDi Investment Ledger
SYNDi Investment Ledger Information
SYNDi
READ ME
You will need an Installation Key and Activation Code from INDUS SYSTEMS in order to activate this application. In the meantime you may use the software for 30 days.
Click "Next" to continue.
Cancel
Previous
Next

9. Click **Next** to complete the setup.



10. Click **Close** to exit setup.

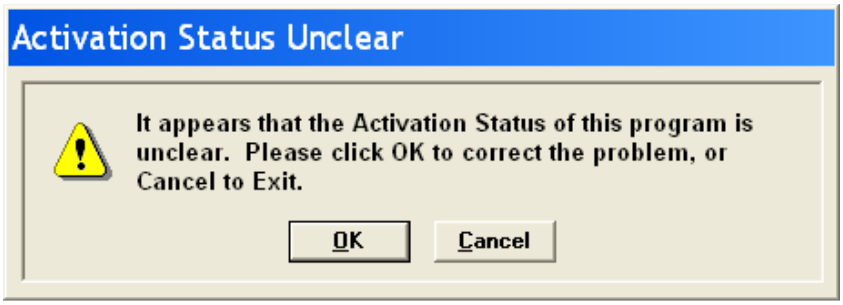
11. Browse through the Application Folder (e.g., c:\Program Files\SYNDi). It must contain the following files:

SYNDiIL.exe	**SYNDiIL** Program.
SYNDiILSample.mdb	Database for a sample company to understand the functionality of the program.
SYNDiIL User Manual.pdf	User manual for **SYNDiIL**. Print it for handy reference.
SYNDiILRegistration.dll	Program to enter activation codes.
SAMLTD Accounts.xls	The Excel file to import accounts into Sample Financial Company Ltd in Sage 300 ERP if you wish to interface with Sage 300 ERP.

2.2. Activating the application

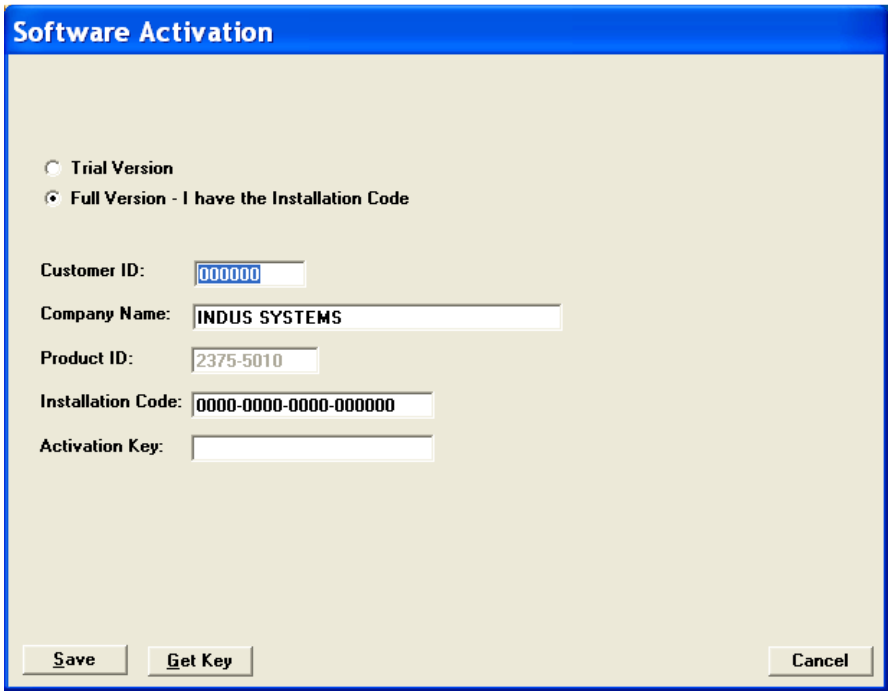
1. **In order to activate SYNDi Investment Ledger you must have Administrator rights. If in doubt, please check with your IT administrator or log in as Administrator.**

2. Click **Start > Programs > SYNDi Investment Ledger > SYNDi Investment Ledger** or click on **SYNDi Investment Ledger** shortcut on the desktop. The following message is displayed:


Activation Status Unclear
It appears that the Activation Status of this program is unclear. Please click OK to correct the problem, or Cancel to Exit.
OK
Cancel

3. This message is displayed when the program is run for the first time. Click **OK** to continue.

4. The following screen is displayed:



You must obtain an Installation Code and an Activation Key from INDUS when you purchase the software. In the meantime you may

run the software as a Trial version, which may have certain features turned off and which can run only for 30 days.

If you are running Trial Version

1. Make sure that Trial Version is clicked.

2. Enter the name of your company exactly as it will be when you decide to purchase the software and run full version.

3. Click **Save**.

If you are running Full Version

1. Make sure that Full Version is clicked.

2. Enter the 6-digit customer ID assigned to you by INDUS.

3. Enter the company name exactly as it was provided to INDUS at the time of purchasing the software.

4. Click Get Key to download the Installation Code and Activation key from the website of INDUS.

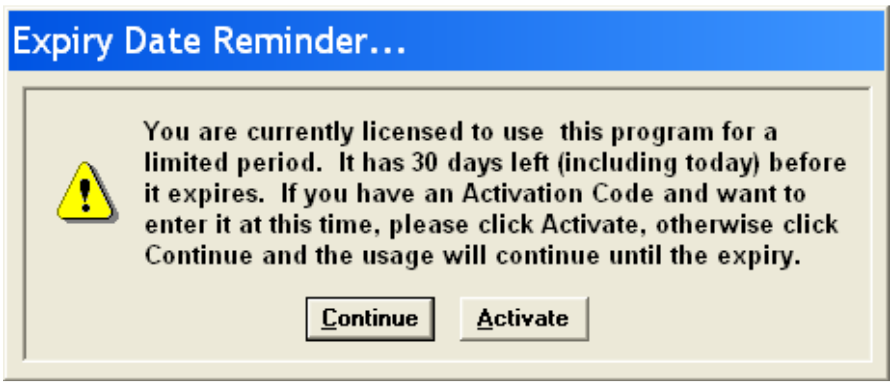
5. If you cannot connect to the website or your fire-wall will not allow the data to be loaded, send an e-mail to **sales@syndi.ca** to receive the Installation Code and the Activation Key provided by INDUS. Enter the values manually..

6. Click **Save**.

Chapter 3
Running the Application

3.1. Running the Trial Version

1. Click **Start > Programs > SYNDi Investment Ledger > SYNDi Investment Ledger**. Alternatively click the shortcut on the desktop. If you are running the Trial version, the following screen is displayed. If you have purchased the software and received the Installation Code and the Activation Key, click **Activate** to indicate that you are ready to register, otherwise click **Continue** to keep using the Trial version.


Expiry Date Reminder...
You are currently licensed to use this program for a limited period. It has 30 days left (including today) before it expires. If you have an Activation Code and want to enter it at this time, please click Activate, otherwise click Continue and the usage will continue until the expiry.
Continue
Activate

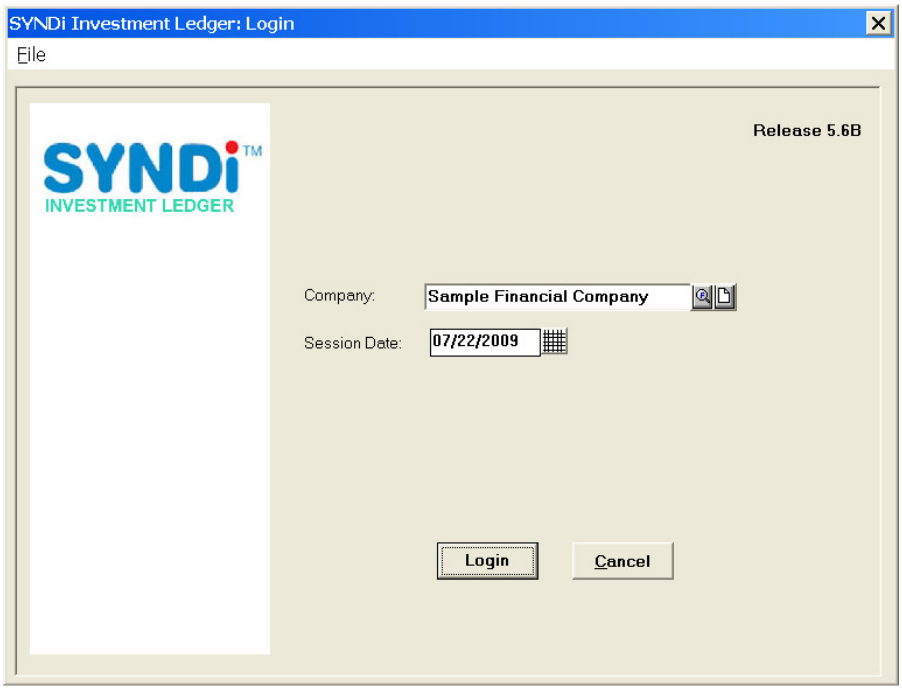
   If you have chosen to activate the software, the activation screen is displayed to enter the Installation Code and the Activation Key (see Section 2.2), otherwise the login screen is displayed.

2. You may review the user manual by clicking **Start > Programs > SYNDi Investment Ledger** and choosing SYNDiIL User Manual. The manual is in pdf format and you may have to download Adobe Acrobat Reader if you do not have it installed on your system.

3.2. Login Screen

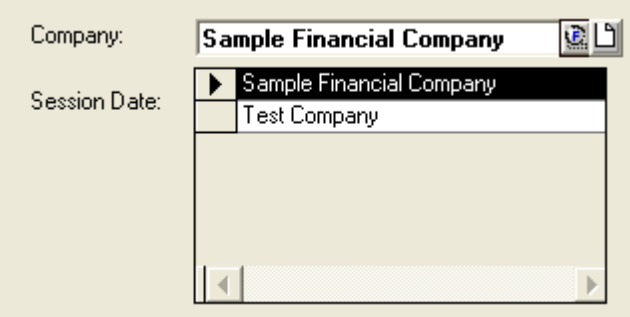
1. Click **Start > Programs > SYNDi Investment Ledger > SYNDi Investment Ledger**, or click the shortcut on the desktop. The following splash screen is displayed:

2. The screen shows the Release Number and the Client ID. After a few moments it is replaced by the following Login screen.



3. When the software is installed the only database it can run is Sample Financial Company which is distributed with the software. You may use it to explore the software before creating your database.

4. As you create additional companies, you may choose one of other companies by clicking the **Finder** button next to the Company Name.



   Double-click on the company that you want to open. **SYNDiIL** remembers the company opened in the last session and opens it in the current session unless you select another company.

5. The button next to **Finder** is the **New** button which is clicked to manage companies (see next session.)

6. The Session Date field indicates the current date. It is displayed on all reports generated during the session and is used as the default date while entering transactions. If you require this date to be different from the current date, enter it in the format set in Windows or click the Calendar button next to the date field to choose the desired date.

7. All dates in this manual have been displayed in mm/dd/yyyy format. The actual display will depend on the date format set on your machine.

8. Following are acceptable date formats:

   dd/mm/yy mm/dd/yy dd/mm/yyyy mm/dd/yyyy yyyy/mm/dd
   dd-mm-yy mm-dd-yy dd-mm-yyyy mm-dd-yyyy yyyy-mm-dd

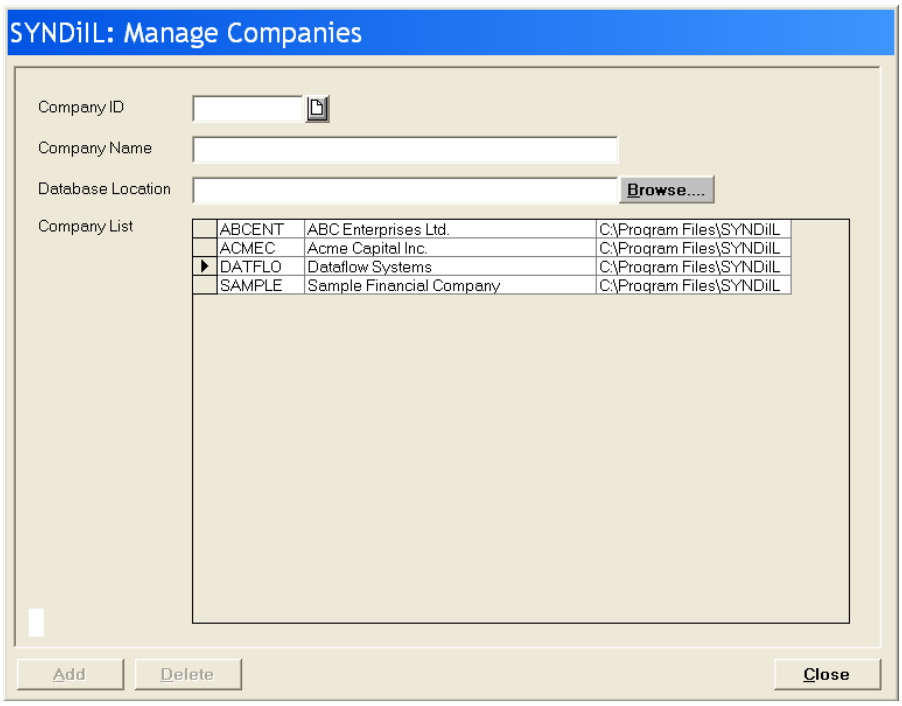
   If you are using any other format, please change it to one of those shown above for SYNDiIL to work properly. You may do that by going to Regional and Language Options in Control Panel.

9. Click **Login** to display Main Menu.

3.3. Managing Companies

Creating a New Company

1. Click the **New** button to create a new company, delete an existing company or change the Database Location of a company. The following screen is displayed:

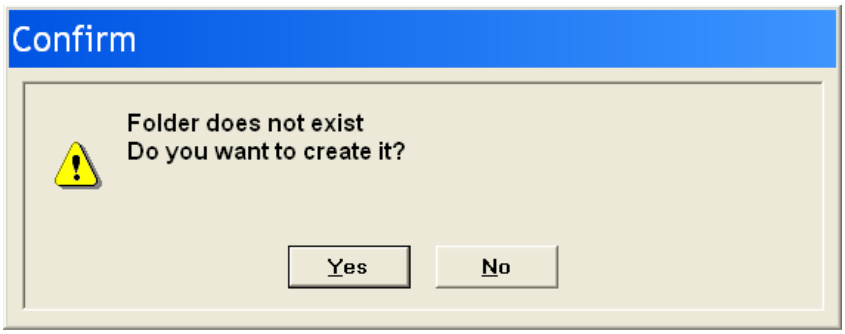


2. To create a new company click the **New** button and enter a Company ID (maximum 6 alphanumeric characters without spaces) and hit <Tab>.

3. Enter Company Name and hit <Tab>.

4. Enter the Database Location or click Browse to select a location (e.g., C:\Program Files\SYNDiIL\Database). If the database is to be located on a network drive you may type the location (e.g., \\Server2\SYNDiIL\Database). Hit <Tab>.

5. If the Database Location does not exist, **SYNDiIL** displays the following message:



Click **Yes** to create the folder.

6. Apart from creating a folder for the database, **SYNDiIL** also creates a sub-folder for templates and another sub-folder for documents, e.g.,

Database Location	\\Server2\SYNDiIL\Database
Templates Location	\\Server2\SYNDiIL\Database\Templates
Documents Location	\\Server2\SYNDiIL\Database\Documents

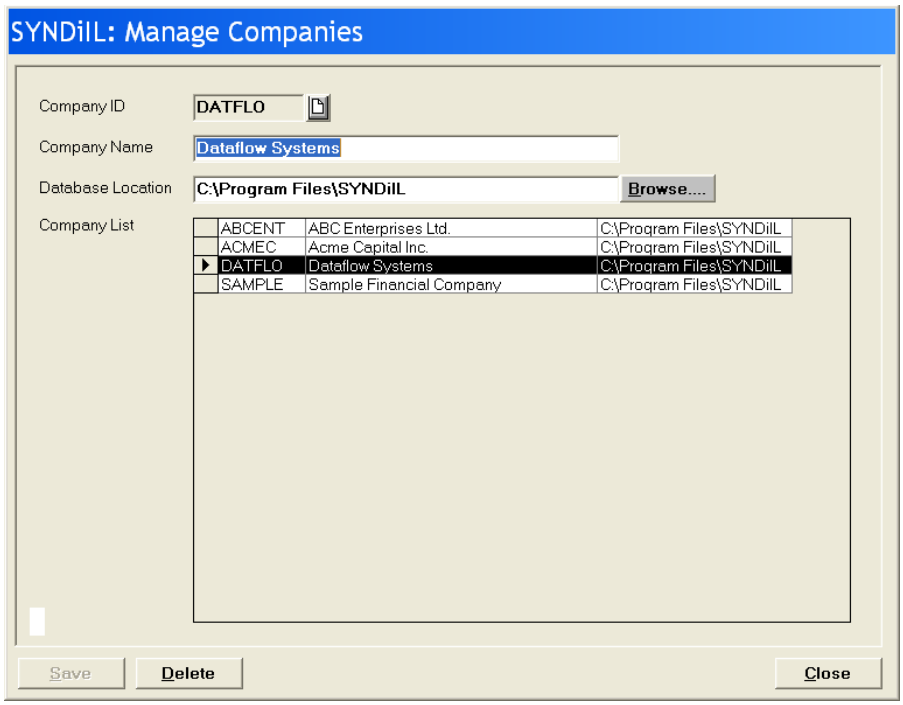
The Templates Location is used to save Microsoft Word .dot files to prepare form letters while the Documents Location is used to save the letters generated through Mail Merge (See Chapter 11).

7. Click **Add** to add the new company to the Company List.

8. Click Close to close the screen. When you choose the new company on the Login screen, the system will create the database *CompanyID*.mdb in the specified folder.

Changing Database Location

9. Double-click the desired company in the Company List. The following screen is displayed:

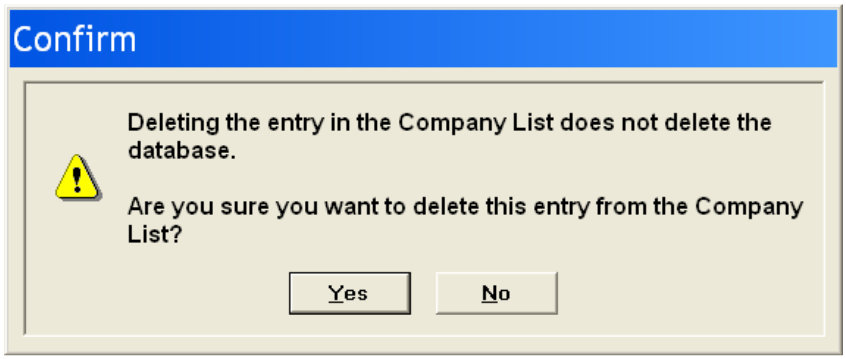


10. Change Company Name if necessary and hit <Tab>.

11. Change Database Location if necessary and hit <Tab>. Please note that this operation just updates the Company List but it does not move the database *CompanyID*.mdb to the new location. It must be done manually otherwise **SYNDiIL** will not find the database in the new location.

Deleting a Company

12. Double-click the desired company in the Company List and click **Delete**. The following message is displayed:

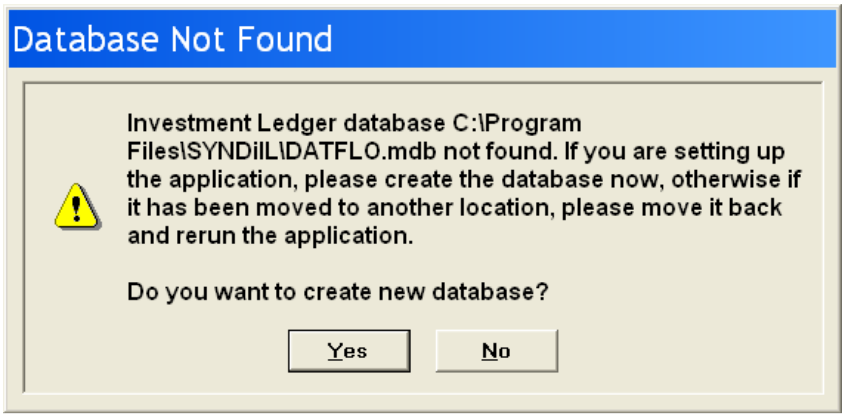

Confirm
Deleting the entry in the Company List does not delete the database.
Are you sure you want to delete this entry from the Company List?
Yes
No

13. Click Yes to delete the entry from the Company List and then manually delete the database CompanyID.mdb manually if it is

never going to be used in future.

Running a New Company

14. If you have created a new company and are entering it for the first time the database has not been created yet. On Login screen, select the new company and click **Login**. The following message is displayed:


Database Not Found
Investment Ledger database C:\Program Files\SYNDiIL\DATFLO.mdb not found. If you are setting up the application, please create the database now, otherwise if it has been moved to another location, please move it back and rerun the application.
Do you want to create new database?
Yes
No

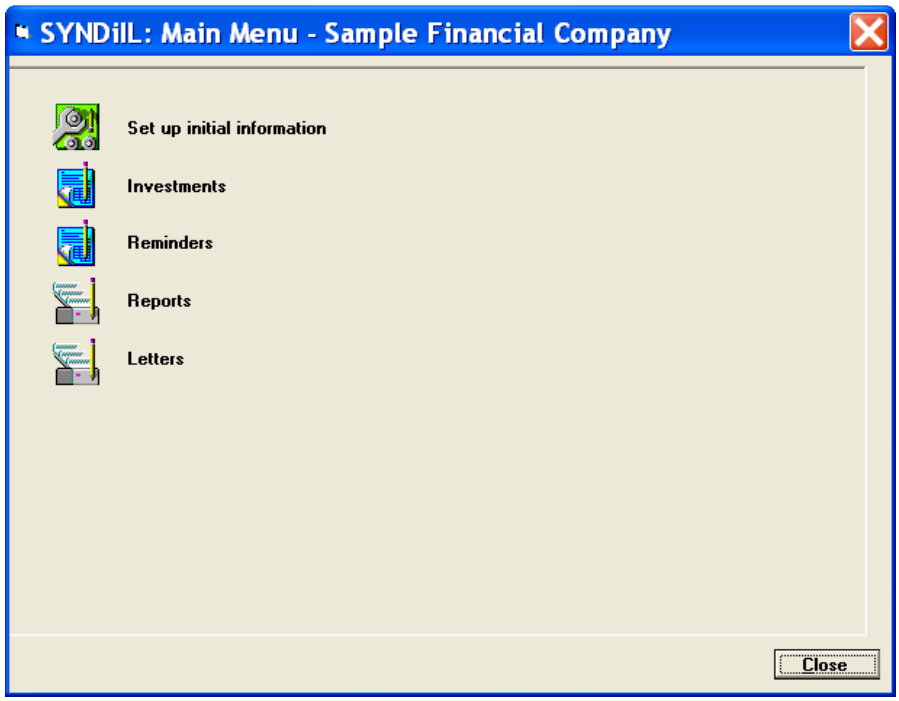
15. Click **Yes** to create the database. After the database has been created the following message is displayed:

16. Click **Yes** to set up the Company Profile.

17. **SYNDiIL** displays the screen to set up company profile. (See section 5.2.)

3.4. Main Menu

1. Main Menu is displayed when the user clicks the **Login** button on the Login screen.



2. The items included on the Main Menu are as follows:

Set up initial information	Set up the Company Profile as well as various entities used in the system.
Investments	Work with stocks, bonds and notes.
Reminders	Reminders are used to enter various pieces of information and could be turned on to pop up at regular intervals provided **SYNDi Reminder System** has been turned on in Company Profile.
Reports	Display various reports on the screen and send reports to the printer.
Letters	The user may prepare templates for custom letters using Microsoft Word Mail Merge utility.

3.5. Screen Management

1. All icons and buttons in the application are activated by single mouse click.

2. Hit <Tab> key to move from one field to the next field in a data-entry screen. You may also position the cursor inside a field and click the mouse to place the cursor in that field.

3. If the background color of a field is same as the screen color or if the entry inside the field is dimmed, it is read-only and you cannot change the content. On the other hand, if the background is white and the entry is not dimmed, it can be changed.

4. The following table shows various buttons found on data-entry and inquiry screens:

Finder is used to display a list of all records in a table.

Scroll is used display previous or next record by hitting up or down arrow.

New is used to clear the screen while setting up a new record.

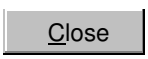
Fly is used to open another screen and add or modify a record on the fly.

Calendar appears next to some date fields and can be clicked to select the date instead of being entered through the keyboard.

Click **Add** button to add a new record.

Click **Save** button to save an existing record.

Click **Delete** button to delete an existing record. The system prompts the user to confirm if the record should be deleted.



Click **Close** button to close the screen.

5. If you are adding a new record the **Delete** button is normally disabled. When you click **Add** button the system checks the validity of data. If every field has been filled properly, the record is added but still stays on the screen in case you want to change a field or

delete the entire record. The **Add** button is replaced by the **Save** button and the **Delete** button becomes enabled.

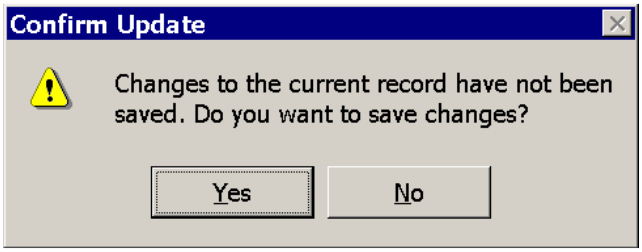
6. If you access an existing record, the **Save** button remains disabled until you change any field. The **Delete** button is enabled in case you want to delete the record.

7. If you delete a record, the **Add** button becomes enabled and the record remains on the screen in case you want to add it back.

8. If you hit **New**, **Scroll** or **Close** while adding a new record or just after deleting a record, the system displays the following message:

If you have deleted a record inadvertently or have forgotten to click the **Add** button, click **Yes** to save the record before proceeding.

9. If you hit **New**, **Scroll** or **Close** while changing an existing record, the system displays the following message:



If you have forgotten to save changes, click **Yes** to save the record before proceeding.

10. Before adding or saving a record, the system checks each field for errors. If an error is encountered, it displays and error message and returns to the edit mode.

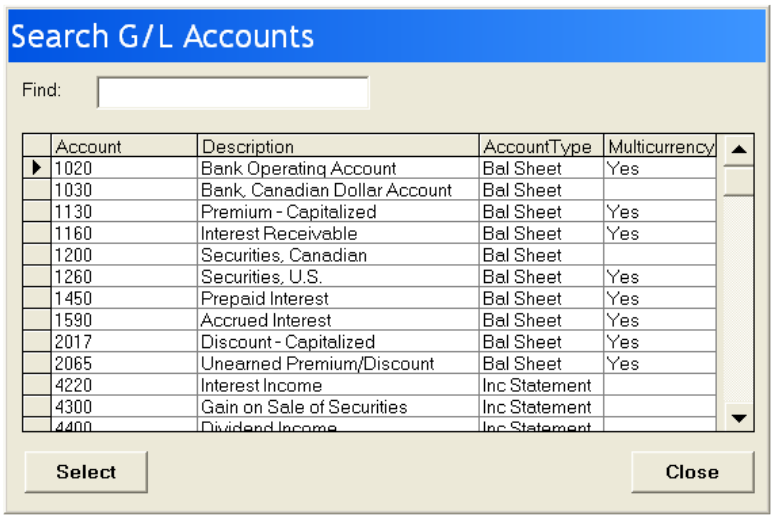
11. All dates are displayed by the system in the format set in Windows. Thus if the format has been set as m/dd/yyyy, the system will display August 3, 2003 as 8/03/2003. On data-entry screens, however, the format for date fields will be mm/dd/yyyy, reserving two digits for month and two digits for day so that you will enter the date as 08/03/2003.

12. Amount fields should be type in dollars and cents, e.,g., 2365.29 for positive values or -2365.29 for negative values. However these numbers are displayed as 2,365.29 or (2,365.29). Make sure that you do not type dollar sign, comma or parentheses. It is not necessary to type zero cents. For instance -2365 is displayed as (2,365.00).

13. Percentage fields can be typed and are displayed up to four decimal places. For instance 10.5% is displayed as 10.5000%.

3.6. Finder Button

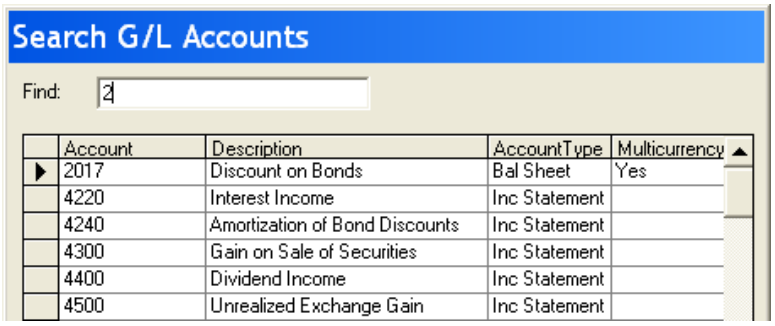
1. **Finder** button (see Section 3.6) is normally located on the right side of a field. You may either enter a value in the field or use **Finder** button to display a search screen listing all records in a table and then select a record from there.


Search G/L Accounts
Find:
Account
Description
AccountType
Multicurrency
1020 Bank Operating Account Bal Sheet Yes
1030 Bank, Canadian Dollar Account Bal Sheet
1130 Premium - Capitalized Bal Sheet Yes
1160 Interest Receivable Bal Sheet Yes
1200 Securities, Canadian Bal Sheet
1260 Securities, U.S. Bal Sheet Yes
1450 Prepaid Interest Bal Sheet Yes
1590 Accrued Interest Bal Sheet Yes
2017 Discount - Capitalized Bal Sheet Yes
2065 Unearned Premium/Discount Bal Sheet Yes
4220 Interest Income Inc Statement
4300 Gain on Sale of Securities Inc Statement
Select
Close

2. If the field on which you have clicked **Finder** is blank, the search screen displays all records in the table and the Find field is shown as blank. If the number of records is larger than the screen can accommodate, you could use the scroll area on the right side of the screen to browse through the table.

3. If the field on which you have clicked **Finder** is not blank, the entry is shown in the Find field on search screen and the table displays records starting with the value in the field.

4. To start search from the middle of the table, enter the value in the Find field and the display in the table gets modified. For instance if you type 2 in the Find field the table will show all account numbers starting with 2.



5. When the desired record has been found, click in the record selector area and then click **Select** to exit.

Chapter 4
Accounting Considerations

4.1. Stocks

If an Investment is transacted in a currency other than Functional Currency, the General Ledger is always maintained in Functional Currency. **SYNDiIL**, however, maintains both currencies and the associated exchange rate in the transaction record.

Purchasing Stock

Suppose the Functional Currency is Canadian dollar (CAD) and we purchase 1,000 shares of Acme Engineering at US$10 per share. Also suppose that the exchange rate is US$1=CA$1.02. The cost of this purchase is 1,000 X $10 X 1.02 = CA$10,200. The G/L entry for the transaction will be

09/30/2007	Purchase Stock	DR	CR
1260	Securities, U.S.	10,200.00	
1020	Bank Operating Account		10,200.00

Let us buy another 1,000 shares at US$11 per share. Suppose that the exchange rate is now US$1=CA$1.04. The cost of this purchase is 1,000 X $11 X 1.04 = CA$11,440. The G/L entry is

10/21/2007	Purchase Stock	DR	CR
1260	Securities, U.S.	11,440.00	
1020	Bank Operating Account		11,440.00

If you are journalizing foreign exchange the following journal entry is generated:

10/21/2007	Purchase Stock	DR	CR
1260	Securities, U.S.	11,440.00	
1020	Bank Operating Account		11,000.00
7100	Realized Exchange Gain		440.00

The total holding is 2,000 shares at CA$21,640. The average cost per share is, therefore CA$10.82.

Selling Stock

Next we sell 1,500 shares at US$11.50 per share. The current exchange rate is US$1=CA$1.03. The proceed from this sale is 1,500 X $11.50 X 1.03 = CA$17,767.50. The average cost of these shares was 1,500 X $10.82 = CA$16,230, so that the Gain on this sale is CA$17,767.50 - CA$16,230 = CA$1,537.50 The G/L entry is

04/17/2008	Sell Stock	DR	CR
1020	Bank Operating Account	17,767.50	
1260	Securities, U.S.		16.230.00
4300	Gain on Sale of Stock		1,537.50

If you are journalizing foreign exchange the journal entry takes the following form:

04/17/2008	Sell Stock	DR	CR
1020	Bank Operating Account	17,250.00	
7110	Realized Exchange Loss	517.50	
1260	Securities, U.S.		16.230.00
4300	Gain on Sale of Stock		1,537.50

The holding after the sale is 500 shares at CA$21,640 - CA$16,230= CA$5,410. The average cost per share is still CA$5,410 / 500 = CA$10.82.

Recording Dividend

The entry for receipt of US$7,500 at the exchange rate of 1.145 is journalized as follows:

01/05/2008	Dividend	DR	CR
1020	Bank Operating Account	8,587.50	
4400	Dividend Income		8,587.50

If you are journalizing foreign exchange the journal entry takes the following form:

01/05/2008	Dividend	DR	CR
1020	Bank Operating Account	7,500.00	
7110	Realized Exchange Loss	1,087.50	
4400	Dividend Income		8,587.50

4.2. Bonds

Accounting for Bonds

Let us consider the example of a bond with face value of US$100,000 with coupon rate of 5.05% and current yield of 4.832% maturing on October 22, 2008. The bond was purchased on September 15, 2007 at a premium of 4.5% (Base price 104.5). The coupon is paid on semi-annual basis which means that the last coupon was received on April 22, 2007. The exchange rate on the date of purchase was US$1 = CA$1.01

The face value of the bond in Canadian dollars is 1.01 X 100,000 = CA$101,000 and the premium is 4.5% of 100,000 = US$4,500 (or 1.01 X 4,500=CA$4,545). We have also to pay to the seller the interest from the prior coupon date of April 22, 2007 to the purchase data of September 15, 2007.

SYNDiIL uses various algorithms to count the number of days between two dates for the purpose of calculation interest. Appendix 1 lists all such methods. Bonds normally use 30/360 algorithm in which each month has 30 days and a calendar year has 360 days. For instance, the number of days from prior coupon date to purchase date in 30/360 method comes out to 143. Thus we have to pay interest for 143 days to the seller. This amount will be recovered when we receive the next coupon. This prepaid interest comes to CA$101,000 X 5.05% X 143 / 360 = CA$2,026.03.

Purchasing a Bond

The total amount (in Canadian dollars) required to purchase the bond is therefore

	US$	CA$
Face Value	100,000.00	101,000.00
Premium	4,500.00	4,545.00
Prepaid Interest	2,005.97	2,026.03
Total	106,505.97	107,571.03

The journal entry is as follows:

09/15/2007	Purchase Bond		DR	CR
1260	Securities, U.S.		101,000.00	
1130	Bond Premium		4,545.00	
1450	Prepaid Interest		2,026.03	
1020	Bank Operating Account			107,571.03

Recording Interest Income

The total amount of interest expected from the bond from the purchase date of September 15, 2007 to the maturity date of October 22, 2008 (397 days according to 30/360 method) is 100,000 X 5.05% X 397 / 360 = US$5,569.03 or (5,569.03 X 1.01 = CA$5,624.72.

An entry will be generated on the 22nd day of every month to record interest receivable. The exchange rate at the time of purchasing the bond was 1.01. To generate the first entry on September 22, 2007, interest is calculated from September 15 to September 22 (7 days) as 100,000 X 5.05% X 7 / 360 = US$98.19, or 98.19 X 1.01 = CA$99.17. If the exchange rate on September 22, 2007 was 1.155, the amount comes to 98.19 X 1.155 = CA$113.41.

Monthly calculations for interest income are tabulated below:

Date	Days	Interest Receivable, US$	Interest Receivable, CA$	Exchange Rate	Interest Income	F/X Gain/Loss
09/22/2007	7	98.19	99.17	1.1550	113.41	14.24
10/22/2007	30	420.83	425.04	1.0200	429.25	4.21
11/22/2007	30	420.83	425.04	1.0300	433.45	8.41
12/22/2007	30	420.83	425.04	1.1500	483.95	58.91
01/22/2008	30	420.83	425.04	1.1450	481.85	56.81
02/22/2008	30	420.83	425.04	1.2000	505.00	79.96
03/22/2008	30	420.83	425.04	0.9850	414.52	(10.52)
04/22/2008	30	420.83	425.04	0.9700	408.21	(16.83)
05/22/2008	30	420.83	425.04	1.0100	425.04	0.00
06/22/2008	30	420.83	425.04	1.1510	484.38	59.34
07/22/2008	30	420.83	425.04	1.1800	496.58	71.54
08/22/2008	30	420.83	425.04	1.2000	505.00	79.96
09/22/2008	30	420.83	425.04	1.2000	505.00	79.96
10/22/2008	30	420.88	425.07	1.2200	513.47	88.40
Total		5,569.03	5,624.72		6,199.11	574.39

Please note that the last line is calculated by subtracting the sum of interest receivable until the previous month from the total interest calculated up front.

Thus the first entry generated on September 22, 2007 is as follows:

09/22/2007	First-Month interest	DR	CR
1160	Interest Receivable	99.17	
7110	Realized Exchange Loss	14.24	
4220	Interest Income		113.41

Amortization of Premium

The bond in the current example was purchased at the base price of 104.5 so that the premium is 100,000 X 4.5% = US$4,500.00 or 4500 X 1.01 = CA$4,545.00. This amount is accrued at the end of each month over the life of the bond until the premium amount is zeroed out on maturity date, i.e., over 397 days from September 15, 2007 to October 22, 2008

The exchange rate at the time of purchasing the bond was 1.01. To generate the first entry on September 30, 2007, the amortized amount is calculated from September 15 to September 30 (15 days) as 100,000 X 4.5% X 15 / 360 = US$170.03, or 170.03 X 1.01 = CA$171.73. If the exchange rate on September 30, 2007 was 1.155, the amount comes to 170.73 X 1.155 = CA$196.38.

Monthly calculations for premium accrual are tabulated below:

Date	Days	Capital, US$	Capital, CA$	Exchange Rate	Accrued Amount	F/X Gain/Loss
09/30/2007	15	170.03	171.73	1.1550	196.38	24.65
10/31/2007	30	340.05	343.45	1.0200	346.85	3.40
11/30/2007	30	340.05	343.45	1.0300	350.25	6.80
12/31/2007	30	340.05	343.45	1.1500	391.06	47.61
01/31/2008	30	340.05	343.45	1.1450	389.36	45.91
02/29/2008	29	328.72	332.01	1.2000	394.46	62.45
03/31/2008	31	351.39	354.90	0.9850	346.12	(8.78)
04/30/2008	30	340.05	343.45	0.9700	329.85	(13.60)
05/31/2008	30	340.05	343.45	1.0100	343.45	-
06/30/2008	30	340.05	343.45	1.1510	391.40	47.95
07/31/2008	30	340.05	343.45	1.1800	401.26	57.81
08/31/2008	30	340.05	343.45	1.2000	408.06	64.61
09/30/2008	30	340.05	343.45	1.2000	408.06	64.61
10/22/2008	22	249.36	251.86	1.2200	304.22	52.36
Total		4,500.00	4,545.00		5,000.78	455.78

Thus the first entry generated on September 30, 2007 is as follows:

09/30/2007	First-month Amortization		
6030	Amortization Bond Premium	196.38	
1130	Bond Premium		171.73
7100	Realized Exchange Gain		24.65

Coupon Receipts

The interest in this example is paid on semi-annual basis (180 days). We know that the coupon was paid last time on April 22, 2007 which is referred to as Prior Coupon Date since it was prior to the purchase date on September 16, 2007. Subsequent coupon receipt dates are October 22. 2007, April 22, 2008 and October 22, 2008. Each coupon receipt should

be 100,000 X 5.05 * 180/360 = US$2,525. Out of the first coupon receipt on October 22, 2007 we had already paid US$2,005.97 (or CA$2,026.03 at the exchange rate of 1.01) to the seller as prepaid interest. The remaining amount $2,525.00 – 2,005.97 = US$519.03 (or CA$524.22 at the exchange rate of 1.01) which will be credited to Interest Receivable.

Thus the breakdown of the first coupon receipts is as follows:

	US$	CA$
Interest Receivable	519.03	524.22
Prepaid Interest	2,005.97	2,026.03
Total	2,525.00	2,550.25

If the exchange rate on October 22, 2007 was 1.02, it should result in the deposit of CA$2,575.50. The exchange difference due to the increase of exchange rate from 1.01 to 1.02 is 2,575.50 = 2,550.25 = $25.25 which should be credited to exchange gain.

The first coupon receipt on October 22, 2007, therefore, results in the following entry:

10/22/2007	First coupon Receipt		
1020	Bank Operating Account	2,575.50	
1160	Interest Receivable		524.22
1450	Prepaid Interest		2,026.03
7100	Realized Exchange Gain		25.25

The second coupon receipt on April 22, 2008 with effective exchange rate of 0.98, results in the following entry:

04/22/2008	Coupon Receipt		
1020	Bank Operating Account	2,588.12	
1160	Interest Receivable		2,550.25
7100	Realized Exchange Gain		37.87

Finally, the third coupon receipt on October 22, 2008 with effective exchange rate of 1.22, results in the following entry:

10/22/2008	Coupon Receipt		
1020	Bank Operating Account	3,080.50	
1160	Interest Receivable		2,550.25
7100	Realized Exchange Gain		530.25

Recording Bond Maturity

The final entry comes when the bond matures on October 33, 2008 and the following entry is generated:

10/22/2008	Bond Maturity		
1020	Bank Operating Account	122,000.00	
1260	Securities, U.S.		101,000.00
7100	Realized Exchange Gain		21,000.00

4.3. Notes

Accounting for Notes

A short-term Note or a CD (Certificate of Deposit) is issued by a bank for the deposit of a specified amount at a fixed rate of interest for a specified period. The principal and the total interest is returned by the bank on maturity date at which time the investor may decide to reinvest all or a portion of proceeds.

Let us consider the example of a CD for US$100,000 with interest rate of 2.5% for the period of 60 days purchased on June 12, 2009 for 60 days. The Maturity Date will therefore be August 11, 2009. The exchange rate on the date of purchase was US$1 = CA$1.01. The amount of deposit in Canadian dollars is therefore 1.01 X 100,000 = CA$101,000. The total interest amount is 100000 X 2.5% X 60 / 365 = US$410.96.

Purchasing the Note

The entry takes the following form:

09/15/2007	Purchase Bond	DR	CR
1260	Securities, U.S.	101,000.00	
1020	Bank Operating Account		101,000.00

Monthly Interest Accrual

From	To	Days	Interest, US$	Interest Receivable, CA$	Exchange Rate	Interest Income, CA$
06/12/2009	06/30/2009	18	123.29	124.52	1.0250	126.37
06/30/2009	07/31/2009	31	212.33	214.45	1.0200	216.58
07/31/2009	08/11/2009	11	75.34	76.10	1.0300	77.60

Please note that Interest Receivable is calculated at the exchange Rate used at the time of purchasing the note (i.e., 1.01) while interest income is calculated at the exchange rate on accrual date. The difference is posted to Exchange Gain or Loss account.

Thus the first entry generated on June 30, 2009 is as follows:

06/30/2009	Interest Accrual	DR	CR
1160	Interest Receivable	124.52	
7110	Realized Exchange Loss	1.85	
4220	Interest Income		126.37

The next entry generated on July 31, 2009 is as follows:

07/31/2009	Interest Accrual	DR	CR
1160	Interest Receivable	214.45	
7110	Realized Exchange Loss	2.13	
4220	Interest Income		216.58

Recording Withdrawals

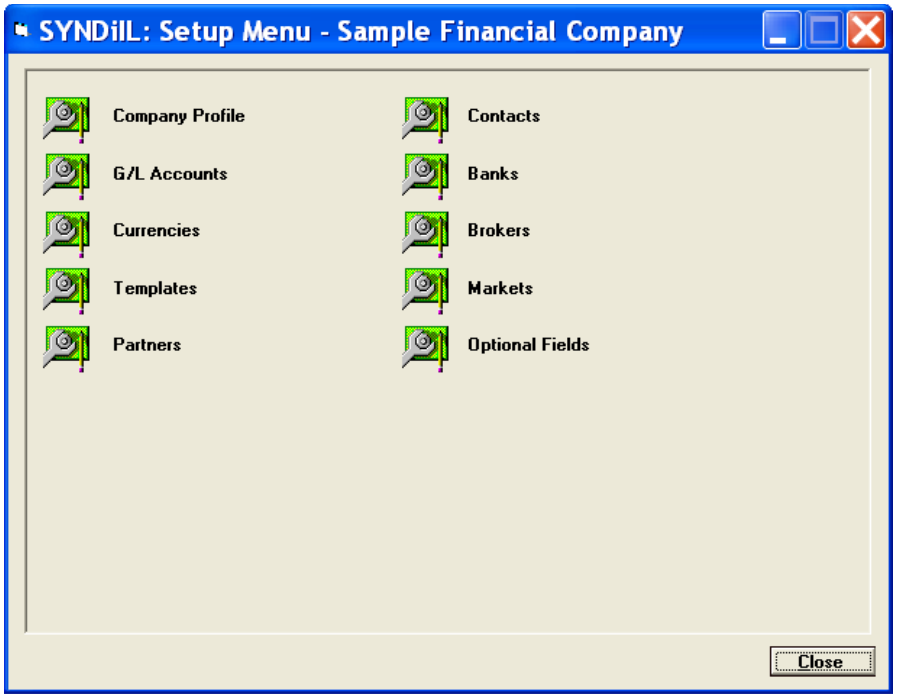
The final entry comes when the note matures on August 11, 2009 and the following entry is generated:

08/11/2009	Note Maturity		
1020	Bank Operating Account	103,423.29	
1160	Interest Receivable		338.98
1260	Securities, U.S.		101,000.00
4220	Interest Income		77.60
7100	Realized Exchange Gain		2,006.71

Chapter 5
Setting up the Application

5.1. Setting up Initial Information

1. Setup Menu is displayed when the user clicks the **Setup initial information** on the Main Menu.



2. The functions on this screen enable the user to set up various master records.

3. The items included on the Setup Menu are as follows:

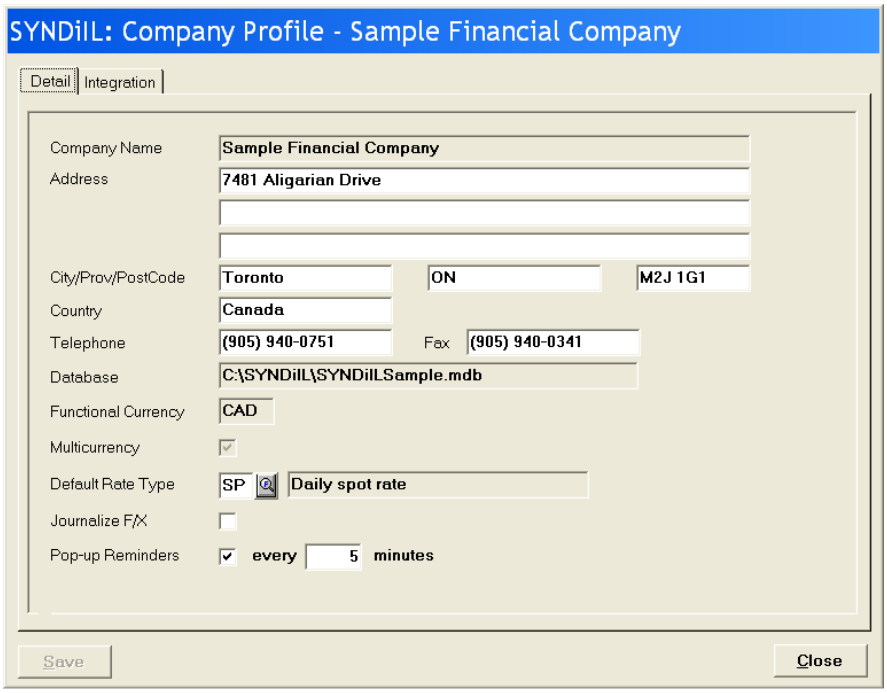
Company Profile	This function is used to enter the name and address of your company and necessary configuration parameters.
G/L Accounts	Enter the General Ledger account numbers and descriptions. It is important that account numbers correspond to the actual chart of accounts so that you will be able to apply the journal entry properly in your General Ledger.

	If you have linked your database to Sage Sage 300 ERP General Ledger, **SYNDiIL** uses that chart of accounts from Sage 300 ERP instead of maintaining them in the package.
Currencies	If you maintain multiple currencies, you may set up various currencies, rate types and exchange rates. If the database is linked to Sage 300 ERP, the tables defined in Sage 300 ERP are used instead and can be modified only within Sage 300 ERP.
Templates	You can define templates for stock, bonds and notes. The templates establish the currency in which transactions related to these instruments take place as well as the General Ledger accounts to which various transactions are posted.
Partners	Set up partners within the company. You must set up at least one partner.
Contacts	Contacts are used in various applications, e.g., preparing letters for partners and banks.
Banks	Banks are used to purchase and sell various instruments and to enter stock dividends, coupon receipts for bonds and interest receipts for notes.
Brokers	If transactions are made through brokers and you want to record the commission or Brokerage Fee separately, set up a record for each Broker.
Markets	The system allows a user-defined field that can be associated with Stocks and Bonds.
Optional Fields	You can define unlimited numbers of optional fields for each instrument to classify them as necessary.

5.2. Defining Company Profile

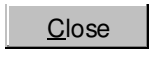
1. The screen is displayed as follows when the user clicks Company Profile on Setup screen:

Tab 1: Detail

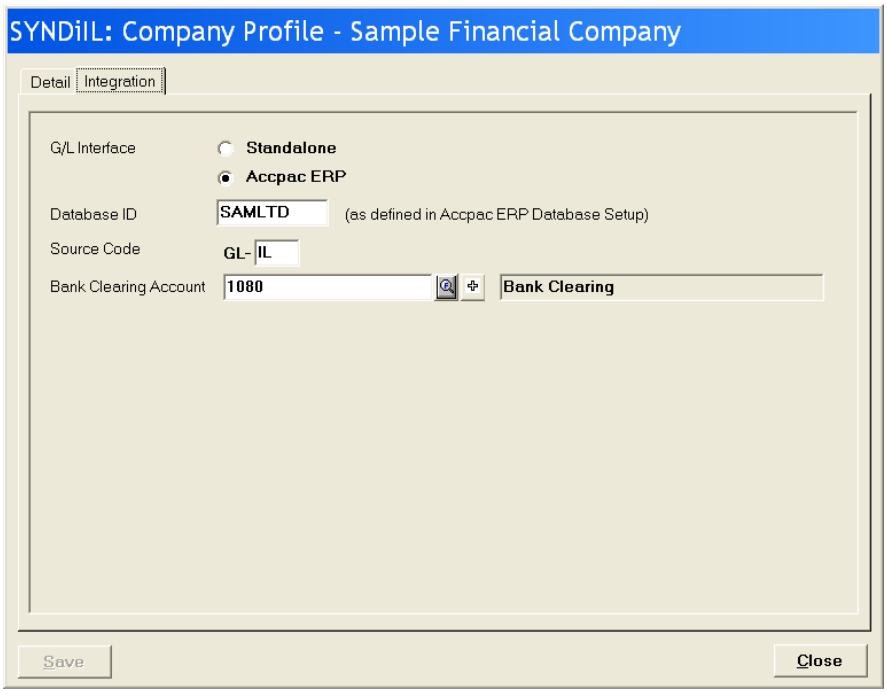


2. The fields shown on the screen are described below:

Company Name	An alphanumeric code of up to 60 characters.
Address	3 Address lines each up to 60 characters
City/Prov/PostCode	City (30 characters) State/Province (20 characters) Postal Code (10 characters)
Country	Country Name (20 characters)
Telephone Number	Up to 20 characters
Fax Number	Up to 20 characters
Database	Displays the location and the name of database as set up in Section 3.3.
Functional	Enter a three-character code to indicate the

Currency	currency in which General Ledger is maintained. If the database will be interfaced with Sage 300 ERP ERP, make sure that the currency code is same as set up in Sage 300 ERP. Once the company profile is saved, the Functional Currency cannot be changed.
Multicurrency	Check if you will handle multiple currency. Once you save the profile you cannot uncheck multicurrency. However if you have left it unchecked, you may check it any time in future. If you have set up a company with Multicurrency you cannot interface it with a Sage 300 ERP company database that does not have multicurrency.
Default Rate Type	Required if Multicurrency has been checked. If the database is interfaced with Sage 300 ERP the specified rate type should exist in Sage 300 ERP company database.
Display pop-up Reminders	Check if you want to display pop-up reminders (see Chapter 9). If you decide to display reminders, enter the interval in minutes after which reminders will pop up. The interval starts when you enter Main Menu and **SYNDi Reminder System** keeps track of elapsed time. It is turned off if you choose not to display reminders. The interval depends on the volume of activity. If you decide to maintain your calendar of appointments in **SYNDiIL** you may want to check every 15 minutes otherwise every hour (60 minutes) or longer.
	Click to save the record.
	Click to close the screen.

Tab 2: Integration



3. The fields shown on the screen are described below:

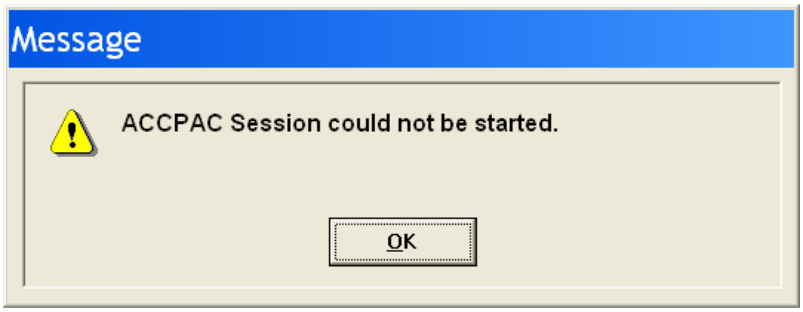
G/L Interface	Indicate whether the database will be standalone or interfaced with Sage 300 ERP.
Database ID	If the database is being interfaced with Sage 300 ERP, enter the Database ID for the Company Database. When the user hits <Tab> after entering Database ID, the system displays Sage 300 ERP Signon screen. Choose the corresponding company and log into Sage 300 ERP. (See Note 3 below)
Source Code	Source Code is required if the database is interfaced with Sage 300 ERP. It is normally GL-JE to indicate General Ledger Journal Entry. If you enter a Source Code that is not present in Sage 300 ERP, it gets created.
Bank Clearing Account	If the database is interfaced with Sage 300 ERP, all debits and credits to the Bank account are posted to Bank Clearing account. The system generates a file BankEntries.csv in database folder. It should be exported into Bank Services module of Sage 300 ERP. The

entries reverse the posting to Bank Clearing account and post them to bank account to facilitate bank reconciliation.

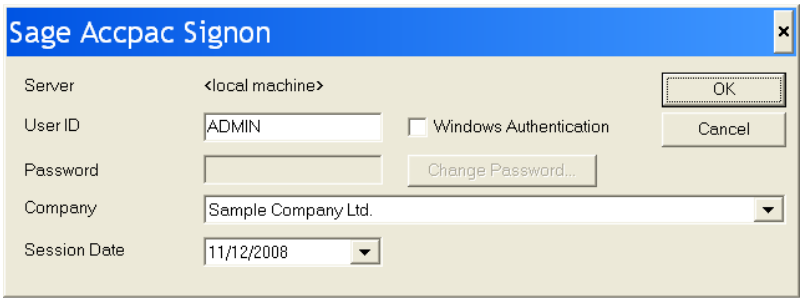
4. Sage 300 ERP Interface

While setting up the company profile for a new company if the database is interfaced with Sage 300 ERP and the Sage 300 ERP Database ID is entered the system performs the following functions:

(a). If Sage 300 ERP is not installed the following message is displayed:

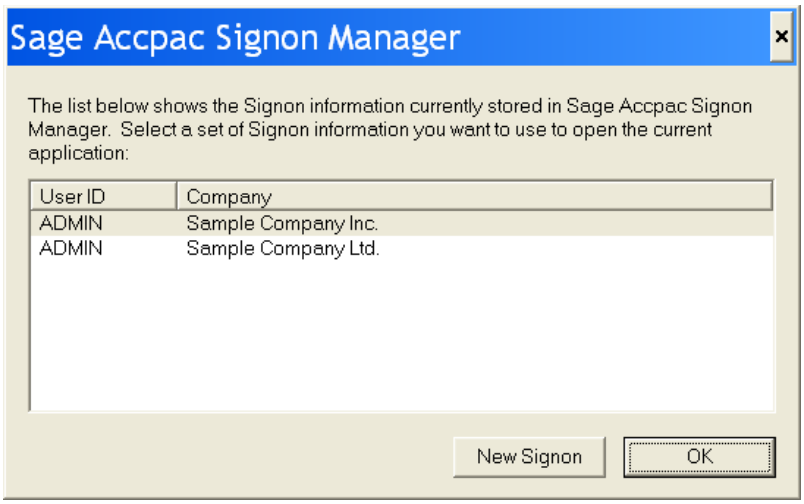


(b). If Sage 300 ERP is found the Signon screen is displayed as follows:



Change the company if necessary and start Sage 300 ERP session.

(b). If multiple sessions of Sage 300 ERP are running, the system displays the following message:


Sage Accpac Signon Manager
The list below shows the Signon information currently stored in Sage Accpac Signon Manager. Select a set of Signon information you want to use to open the current application:
User ID
Company
ADMIN
Sample Company Inc.
ADMIN
Sample Company Ltd.
New Signon
OK

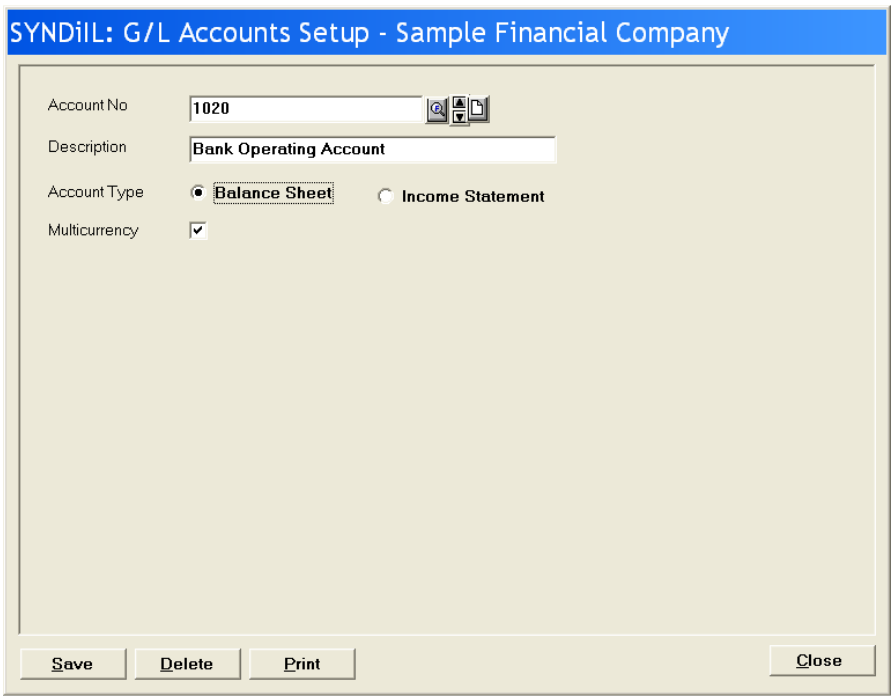
Choose proper company and click OK.

5. Interfacing Sample Financial Company with Sage 300 ERP

You can interface Sample Financial Company in **SYNDiIL** with Sample Company Ltd (SAMLTD) in Sage 300 ERP. However, it is important that all accounts defined in Sample Financial Company must be present on the Sage 300 ERP side. In order to do that, please import the file SAMLTD Accounts.xls from the application folder into Sample Company Ltd before interfacing it in Company Profile.

5.3. Setting up G/L Accounts

1. Click G/L Accounts on Setup screen to display the following screen:



6. The fields shown on the screen are described below:

Account No	An alphanumeric code of up to 45 characters.
Description	Account Description, maximum 60 characters.
Account Type	Check Balance Sheet for assets, liabilities and equity, or Income Statement for Revenue and Expenses.
Multicurrency	Check if the account will hold currencies other thank Functional Currency.
Add	Click to add a new record. This button is disabled if the database is interfaced with Sage 300 ERP.
Save	Click to save changes to a record. This button is disabled if the database is interfaced with Sage 300 ERP.
Delete	Click to delete a record. This button is disabled

if the database is interfaced with Sage 300 ERP.

Print — Click to print a list of Account Numbers. If the database is interfaced with Sage 300 ERP, **SYNDiIL** prints the chart of accounts defined in Sage 300 ERP General Ledger.

Close — Click to close the screen.

2. G/L Accounts are required to generate journal entries as transactions are posted.

   When a security is purchased, it is normally debited to an investment account and credited to Bank account. You may define several investment accounts based on the type of investment or currency (e.g., stocks, bonds, T-Bills). You may also set up multiple Bank accounts depending on your requirements. If transactions are being handled through brokers or money managers, they could be defined as banks.

   When the stock is sold, the proceed from sale is credited to the appropriate investment account and debited to a Bank account. The gain (or loss) is posted to a gain or loss account. You may set up separate accounts for gain and loss. You may also further separate them based on currencies or type of investment.

   The system allows up to 45 characters in the account number that ensures flexibility needed to handle any type of General Ledger.

3. Interfacing Sample Financial Company with Sage 300 ERP

Following is the list of accounts defined in Sample Financial Company distributed with **SYNDiIL**:

Acct No	Description	AccountType	MultiCurr
1020	Bank Operating Account	Balance Sheet	Yes
1030	Bank, Canadian Dollar Account	Balance Sheet	
1130	Bond Premium	Balance Sheet	Yes
1160	Interest Receivable	Balance Sheet	Yes
1200	Securities, Canadian	Balance Sheet	
1260	Securities, U.S.	Balance Sheet	Yes
1450	Prepaid Interest	Balance Sheet	Yes
1590	Accrued Interest	Balance Sheet	Yes
2017	Bond Discount	Balance Sheet	Yes

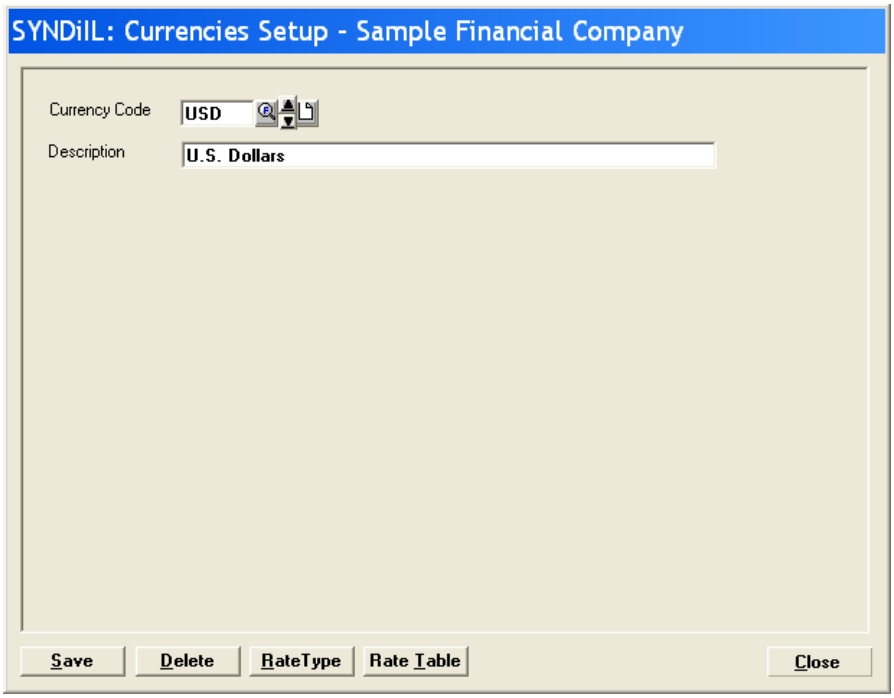
4220	Interest Income	Income Statement
4240	Amortization: Bond Discount	Income Statement
4300	Gain on Sale of Securities	Income Statement
4400	Dividend Income	Income Statement
4500	Unrealized Exchange Gain	Income Statement
5200	Unrealized Exchange Loss	Income Statement
5300	Loss on Sale of Securities	Income Statement
6030	Amortization: Bond Premium	Income Statement
7100	Realized Exchange Gain	Income Statement
7110	Realized Exchange Loss	Income Statement
7200	Exchange Rounding	Income Statement

You can interface Sample Financial Company in **SYNDiIL** with Sample Company Ltd (SAMLTD) in Sage 300 ERP. However, it is important that all these accounts must be present on the Sage 300 ERP side. In order to do that, please import the file SAMLTD Accounts.xls from the application folder into Sample Company Ltd before interfacing it in Company Profile.

5.4. Setting up Currencies

1. If you are using **SYNDiIL** as a standalone application the functional currency is set up automatically in Currencies table while setting up company profile. If you deal with foreign currencies, you will have to set up other currencies. If the application is interfaced with Sage 300 ERP, it uses the Currencies table from there and you do not have to set up any currency.

2. Click Currencies on Setup screen to display the following screen:



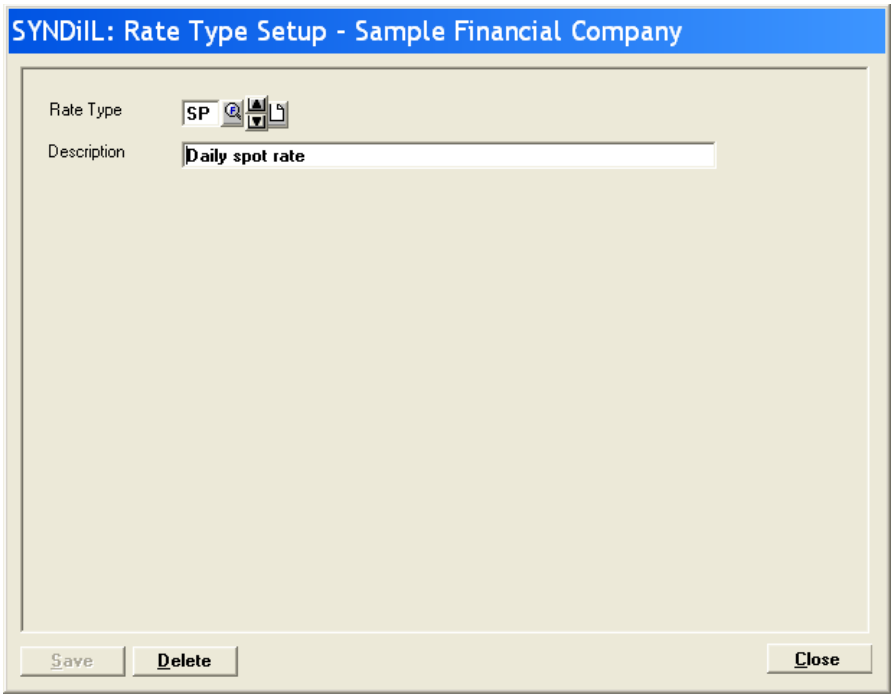
3. The fields shown on the screen are described below:

Currency Code	An alphanumeric code of up to 3 characters.
Description	Description of the currency, maximum 60 characters.
Add	Click to add a new record. This button is disabled if the database is interfaced with Sage 300 ERP.
Save	Click to save changes to a record. This button is disabled if the database is interfaced with Sage 300 ERP.

Delete	Click to delete a record. This button is disabled if the database is interfaced with Sage 300 ERP.
Rate Type	Click to set up Rate Types. You may use different rate tables for each currency and must define at least one Rate Type.
Rate Table	Click set up exchange rates for each Rate Type.
Close	Click to close the screen.

4. Setting up Rate Types

If **SYNDiIL** is interfaced with Sage 300 ERP it uses Rate Types defined in Sage 300 ERP, otherwise click Rate Type on Currencies screen to define rate types. The following screen is displayed:



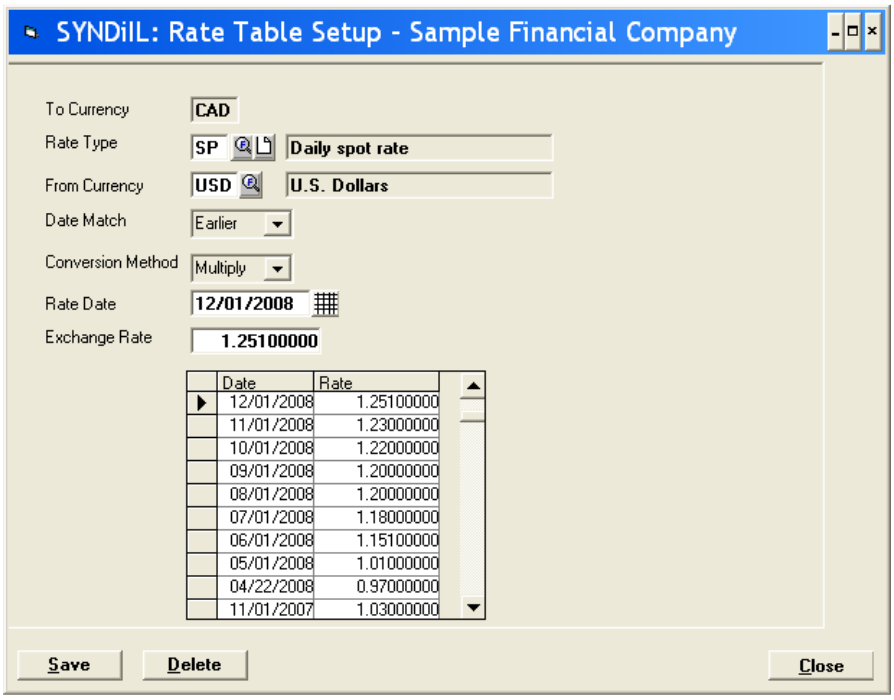
5. The fields shown on the screen are described below:

Rate Type	An alphanumeric code of 2 characters.
Description	Description of the rate type, maximum 60 characters.

Add	Click to add a new record. This button is disabled if the database is interfaced with Sage 300 ERP.
Save	Click to save changes to a record. This button is disabled if the database is interfaced with Sage 300 ERP.
Delete	Click to delete a record. This button is disabled if the database is interfaced with Sage 300 ERP.
Close	Click to close the screen.

6. Setting up Rate Tables

If **SYNDiIL** is interfaced with Sage 300 ERP it uses exchange rates defined in Sage 300 ERP, otherwise click Rate Table on Currencies screen to define exchange rates. The following screen is displayed:



7. The fields shown on the screen are described below:

To Currency	Displays the Functional Currency of the company.
Rate Type	Specify the Rate Type for which the Rate

Table is being set up. You may also click the New button next to Rate Type to define a new Rate Type on the fly.

From Currency — Specify the Currency Code for which the Rate Table is being set up.

Date Match — Choose one of the following options:

- Earlier — The transaction uses a rate for which the Rate Date is earlier than the transaction date.
- Later — The transaction uses a rate for which the Rate Date is later than the transaction date.
- Exact — The transaction uses a rate for which the Rate Date is equal to the transaction date.

Conversion Method — Choose one of the following options:

- Multiply — Multiply the amount in the specified currency by the exchange rate to convert it into Functional Currency. This if the exchange rate for USD is 1.25, then US$1=CA$1 X 1.25.
- Divide — Divide the amount in the specified currency by the exchange rate to convert it into Functional Currency. This if the exchange rate for USD is 1.25, then US$1=CA$1 / 1.25.

Rate Date — Effective Date for the exchange rate.

Exchange Rate — Factor to convert an amount in the specified currency to the amount in Functional Currency.

Rate Grid — The grid displays the exchange table with dates and corresponding exchange rate. To delete a line in the grid, select the line and hit the Delete key on the keyboard. To change a rate, select the line in the grid and the values are

copied into Rate Date and Exchange Rate fields. Change the rate and click the Save button. Any transactions entered before changing the rate will use the old value.

Click to add the new rate. This button is disabled if the database is interfaced with Sage 300 ERP.

Click to save changes to a rate. This button is disabled if the database is interfaced with Sage 300 ERP.

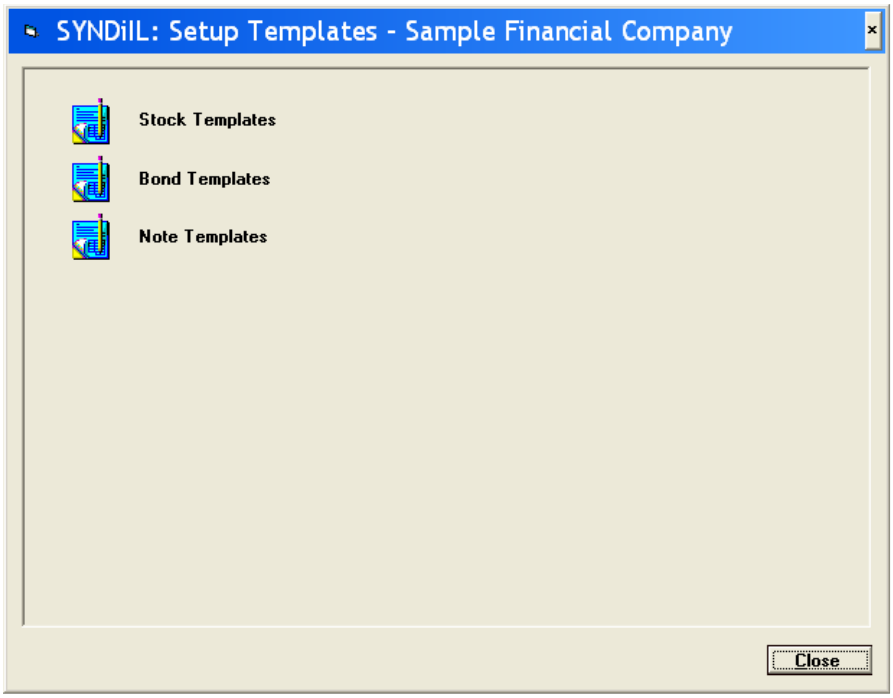
Click to delete the entire Rate Table. If you wish to delete just one line in the rate grid, select that line and hit the Delete key on the keyboard. This button is disabled if the database is interfaced with Sage 300 ERP.

Click to close the screen.

5.5. Setting up Templates

Introduction

1. Before you set up any investment it is necessary that you set up a template containing various G/L accounts to which the transactions related to an investment will be posted.



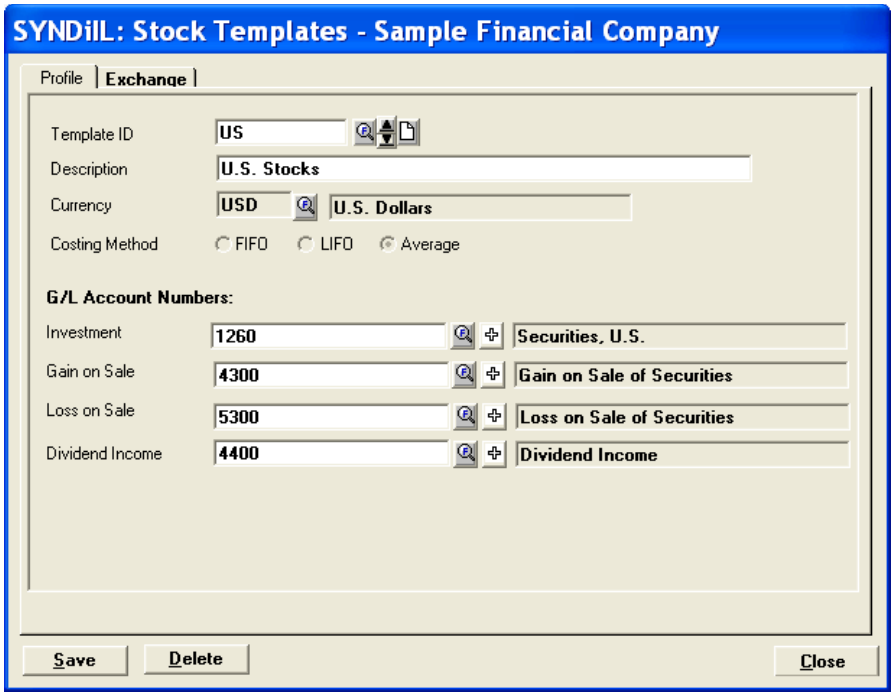
2. Click Templates on Setup screen to display the following screen:

3. Templates must be set up for stocks, bonds and notes.

Setting up a Stock Template

4. Click Stock Templates on Template Setup Menu to display the following screen:

Tab 1: Profile

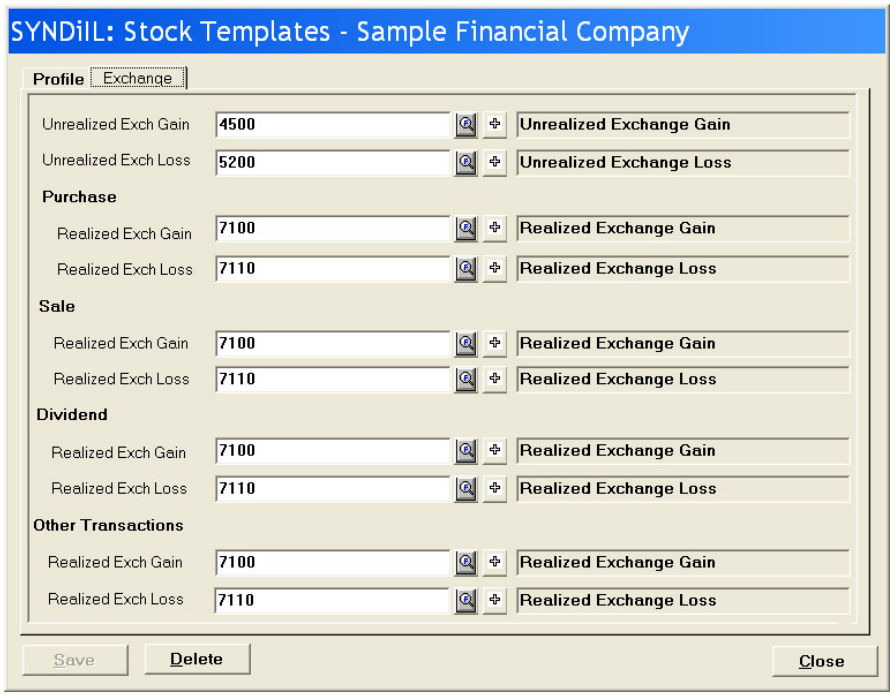


5. The fields shown on this tab are described below:

Template ID	An alphanumeric code, maximum 8 characters, to identify the template.
Description	Description of the template, maximum 60 characters.
Currency	Specify the Currency Code for the template.
Costing Method	Choose FIFO, LIFO or Average to establish the cost of stock at the time of sale. (At present only the average method is available.)
Investment	G/L asset account to be debited when stock is purchased or credited when stock is sold.
Gain on Sale	G/L revenue account to be credited when stock is sold at a profit.

Loss on Sale	G/L expense account to be debited when stock is sold at a loss.
Dividend Income	G/L revenue account to which Dividend income will be credited.
Add	Click to add the new record.
Save	Click to save changes to a record.
Delete	Click to delete a record. If the template is being used by one or more stocks it cannot be deleted.
Close	Click to close the screen.

Tab 2: Exchange



6. This tab can be accessed only if the template currency is other than Functional Currency. It contains revenue accounts to post exchange gains and expense accounts to post exchange losses. The fields shown on this tab are described below:

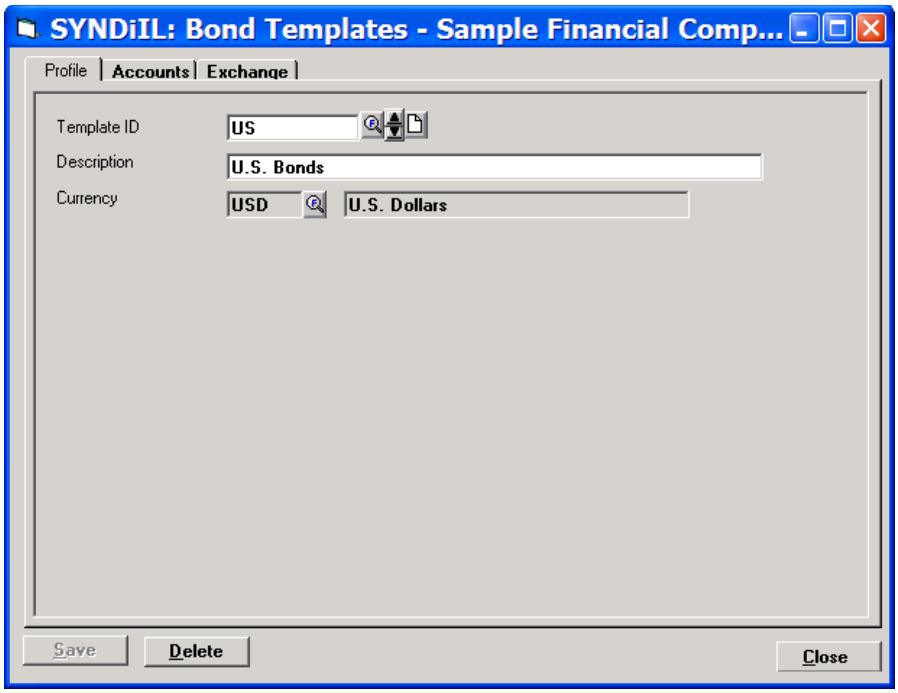
Unrealized Exchange Gain	G/L account to which unrealized exchange gain is credited at the time of revaluation. (Not implemented in the current release.)
Unrealized Exchange Loss	G/L account to which unrealized exchange loss is debited at the time of revaluation. (Not implemented in the current release.)
Purchase Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of purchasing the stock provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile)
Sale Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of selling the stock provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile).
Dividend Income	G/L account to which exchange differences are

Realized Exchange Gain and Loss	posted at the time of recording dividend income.
Other Transactions Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of recording other transactions (e.g., stock adjustment).

Setting up a Bond Template

7. Click Bond Templates on Template Setup Menu to display the following screen:

Tab 1: Profile

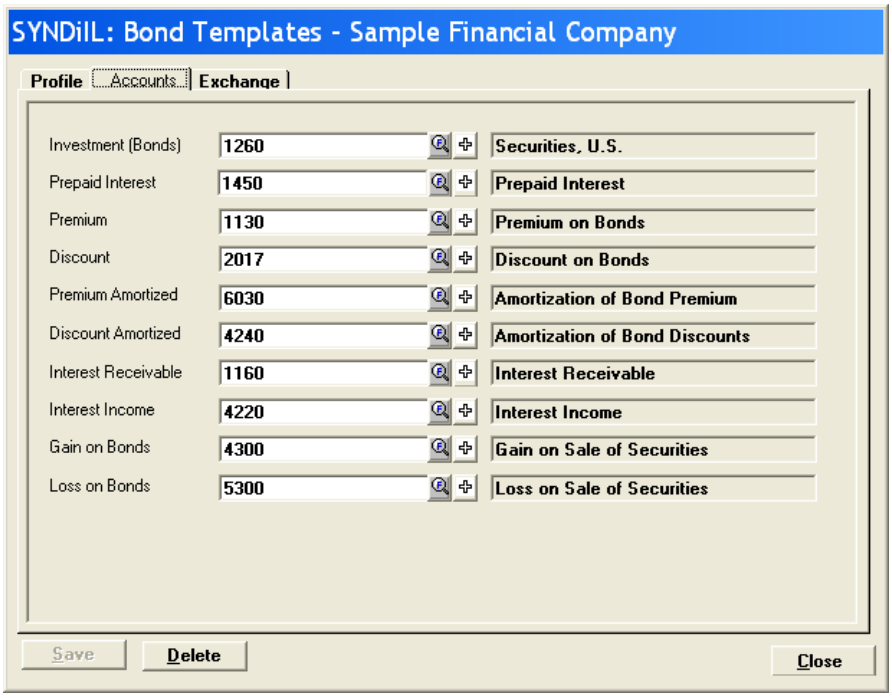


8. The fields shown on this tab are described below:

Template ID	An alphanumeric code, maximum 8 characters, to identify the template.
Description	Description of the template, maximum 60 characters.
Currency	Specify the Currency Code for the template.
Add	Click to add the new record.
Save	Click to save changes to a record.
Delete	Click to delete a record. If the template is being used by one or more bonds it cannot be deleted.

Close	Click to close the screen.

Tab 2: Accounts

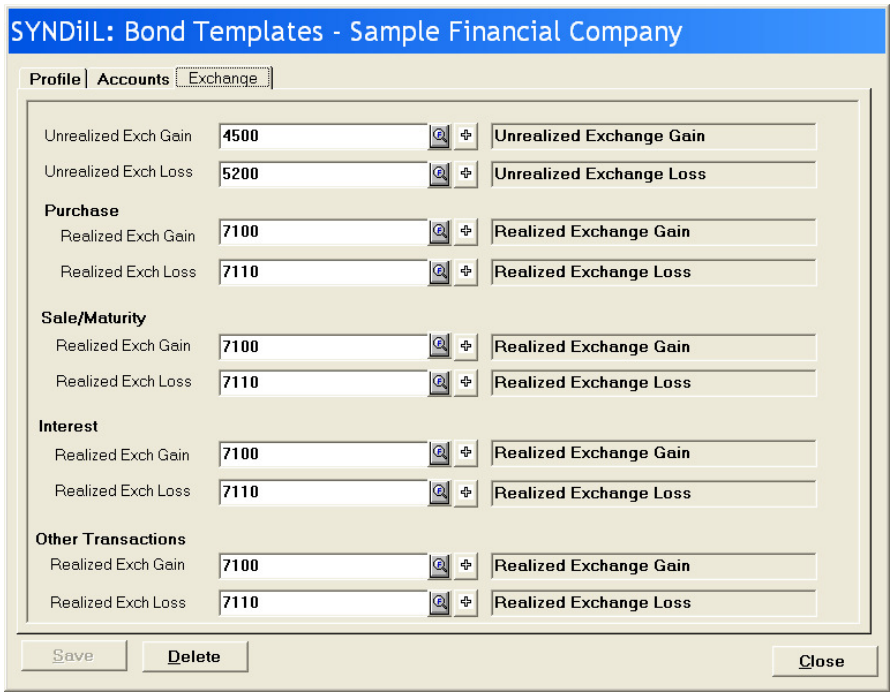


9. The fields shown on this tab are described below:

Investment	G/L asset account to be debited when a bond is purchased or credited when the bond matures or is sold.
Prepaid Interest	If a bond is purchased on a date that falls between two consecutive coupon receipts, the previous owner must be paid interest from prior coupon date up to the purchase date. This amount is debited to the Prepaid Interest asset account and will be cleared at the time of the next coupon receipt.
Premium	If a bond is purchased at premium, the premium amount is debited to this balance sheet account.
Discount	If a bond is purchased at discount, the discount amount is credited to this balance sheet account.
Premium Amortized	On monthly basis the proportional premium amount is credited to Premium account and

	debited to this Income Statement account.
Discount Amortized	On monthly basis the proportional discount amount is debited to Discount account and credited to this Income Statement account.
Interest Receivable	On monthly basis the portion of interest expected from the bond is debited to this Balance Sheet account.
Interest Income	On monthly basis the portion of interest expected from the bond is credited to this Income Statement account.
Gain on Bonds	If a bond is presold, the gain from sale is credited to this Income Statement account.
Loss on Bonds	If a bond is presold, the loss from sale is debited to this Income Statement account.

Tab 3: Exchange



10. This tab can be accessed only if the template currency is other than Functional Currency. The fields shown on this tab are described below:

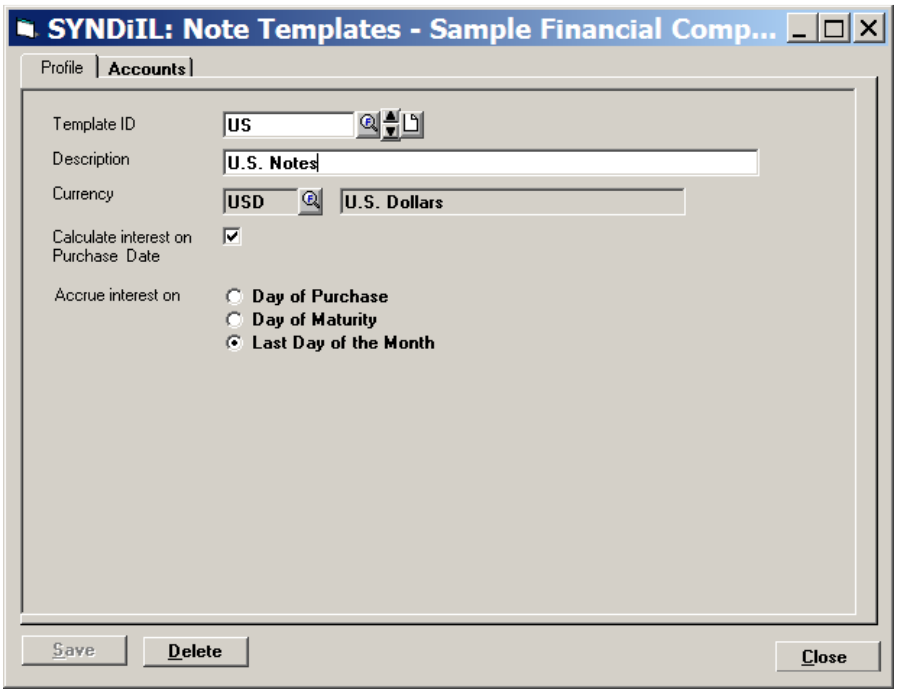
Unrealized Exchange Gain	G/L account to which unrealized exchange gain is credited at the time of revaluation. (Not implemented in the current release.)
Unrealized Exchange Loss	G/L account to which unrealized exchange loss is debited at the time of revaluation. (Not implemented in the current release.)
Purchase Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of purchasing a bond provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile)
Sale/Maturity Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of selling the bond provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile).
Interest Realized Exchange	G/L account to which exchange differences are posted at the time of recording interest.

Gain and Loss	
Other Transactions	For future use.
Realized Exchange Gain and Loss	

Setting up a Note Template

11. Click Note Templates on Template Setup Menu to display the following screen:

Tab 1: Profile



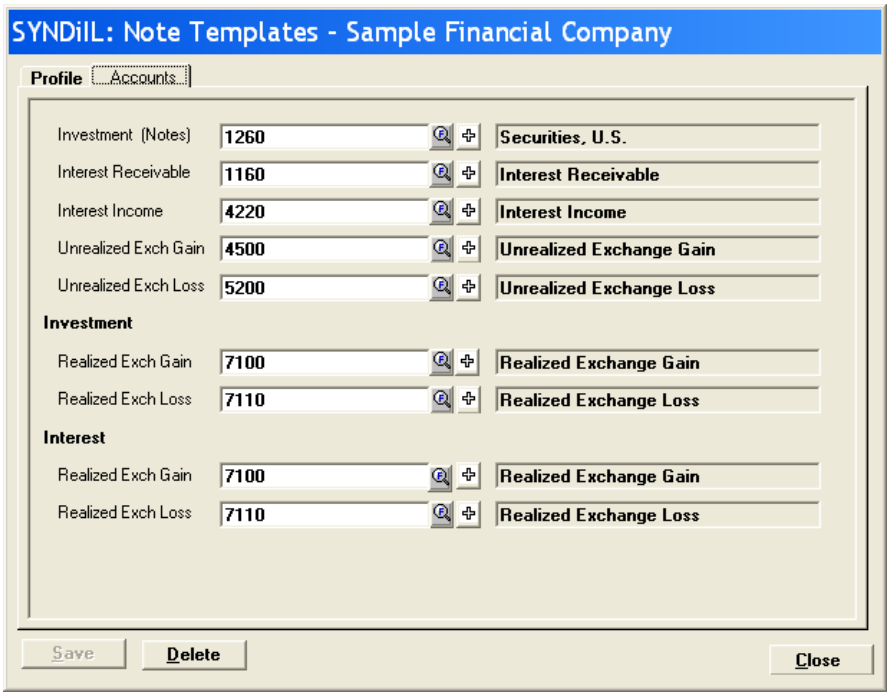
12. The fields shown on this tab are described below:

Template ID	An alphanumeric code, maximum 8 characters, to identify the template.
Description	Description of the template, maximum 60 characters.
Currency	Specify the Currency Code for the template.
Calculate Interest on Purchase Date	Normally the first interest accrual is from the purchse date to the accrual date. If you check this bix it calculates interest for one additional day.
Accrue Interest on	If a Note is purchased on the 11th day of a month and matures on the 8th day of a month, the accrual will be done on the 11th day of every month if you choose Day of Purchase; it will be done on the 8th day lf every month if

you choose Day of Maturity; it will be calculated on the last day of every month if you choose Last Day of the Month.

Add	Click to add the new record.
Save	Click to save changes to a record.
Delete	Click to delete a record. If the template is being used by one or more bonds it cannot be deleted.
Close	Click to close the screen.

Tab 2: Accounts



13. The fields shown on this tab are described below:

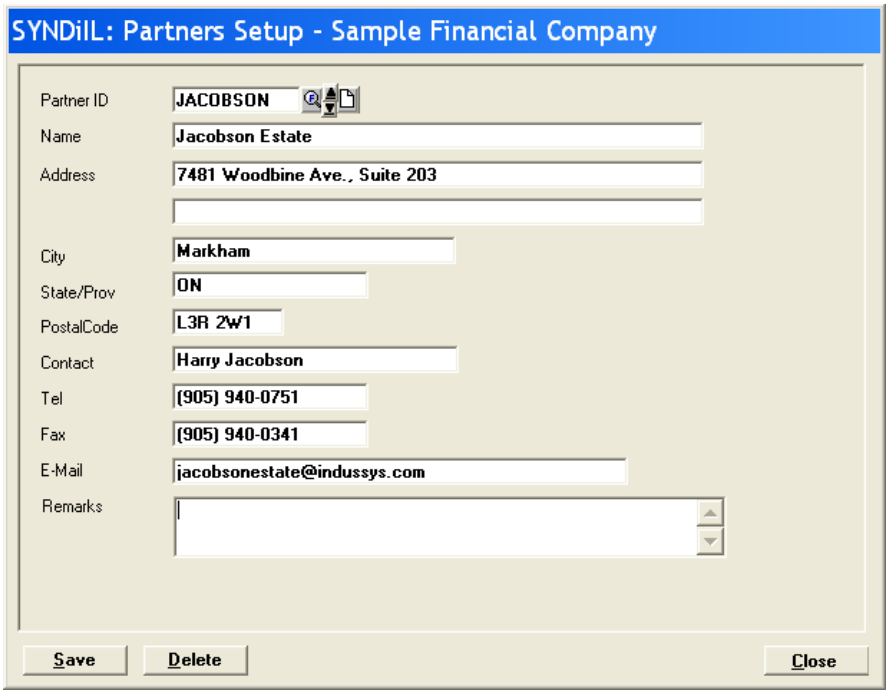
Investment	G/L Balance Sheet account to be debited when a note is purchased or credited when the note matures.
Interest Receivable	On monthly basis the portion of interest expected from the note is debited to this Balance Sheet account.
Interest Income	On monthly basis the portion of interest expected from the note is credited to this Income Statement account.
Unrealized Exchange Gain	G/L account to which unrealized exchange gain is credited at the time of revaluation. (Not implemented in the current release.)
Unrealized Exchange Loss	G/L account to which unrealized exchange loss is debited at the time of revaluation. (Not implemented in the current release.)
Investment Realized Exchange	G/L account to which exchange differences are posted at the time of purchasing a note or

Gain and Loss	recording its maturity provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile)
Interest Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of recording interest.

5.6. Setting up Partners

1. If you are maintaining investments of your clients or partners, you must set up each of them. **SYNDiIL** requires at least one partner to be set up.

2. The Partners screen is displayed when the user clicks Partners on Setup screen.



3. The fields shown on the screen are described below:

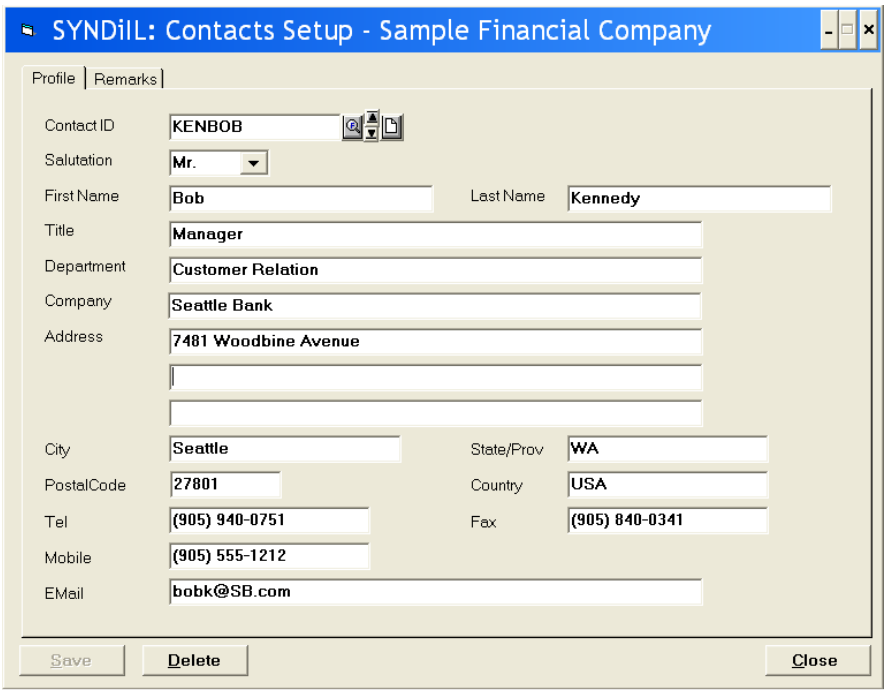
Partner ID	A code set up to identify a partner, maximum 8 alphanumeric characters; user-defined.
	Finder is used to display a list of all records in the Partners table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.
Name	Enter partner's name, maximum 60 alphanumeric characters.
Address	Two address lines, maximum 60 alphanumeric

	characters each.
City	Name of the city, maximum 30 alphanumeric characters.
State / Prov	State of province, maximum 20 alphanumeric characters.
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.
Tel	Telephone number, maximum 20 alphanumeric characters.
Fax	Fax number, maximum 20 alphanumeric characters.
E-Mail	E-mail address of the borrower, maximum 200 alphanumeric characters.
Remarks	A user-defined memo field.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

5.7. Setting up Contacts

1. The Contacts screen is displayed when the user clicks Contacts on Setup screen.

2. The fields shown on the screen are described below:



Contact ID	A code set up to identify a contact, maximum 16 alphanumeric characters; user-defined.
	Finder is used to display a list of all records in the Contacts table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.
Salutation	Enter appropriate salutation of choose one from the drop-down list.
First Name	Enter contact's first name, maximum 29 alphanumeric characters.
Last Name	Enter contact's last name, maximum 29 alphanumeric characters.

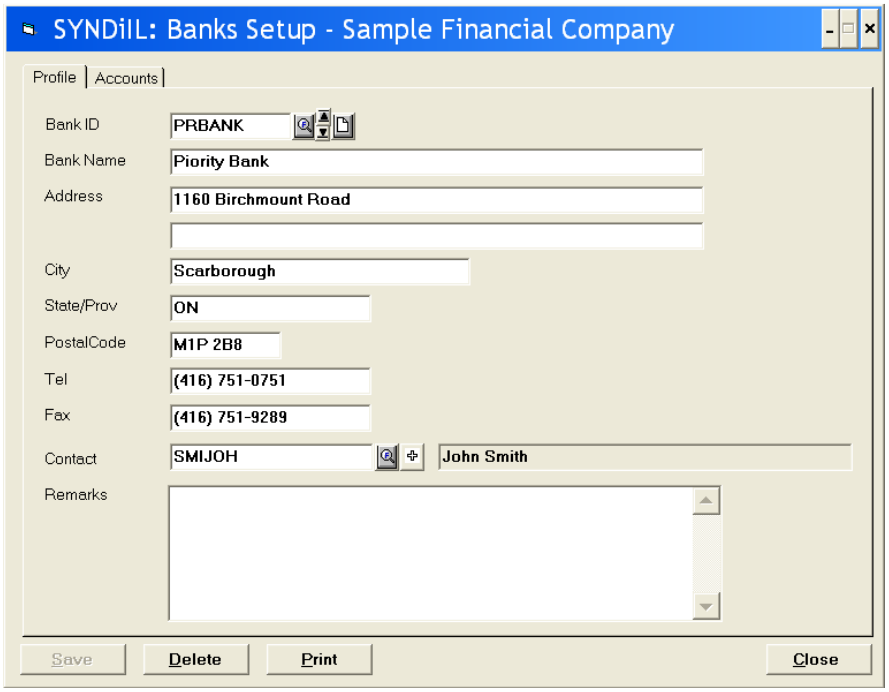
Address	Three address lines, maximum 60 alphanumeric characters each.
City	Name of the city, maximum 30 alphanumeric characters.
State / Prov	State of province, maximum 20 alphanumeric characters.
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.
Country	Name of the country, maximum 20 alphanumeric characters.
Tel	Telephone number, maximum 20 alphanumeric characters.
Fax	Fax number, maximum 20 alphanumeric characters.
Mobile	Mobile number, maximum 20 alphanumeric characters.
E-Mail	E-mail address of the borrower, maximum 200 alphanumeric characters.
Remarks	A user-defined memo field.
	Click to add a new record.
	Click to save an existing record. It is highlighted only when the user changes a field.
	Click to delete an existing record.
	Click to close the screen.

5.8. Setting up Banks

1. If **SYNDiIL** is interfaced with Sage 300 ERP, it uses banks defined in Sage 300 ERP and you need not set them up here. If you trade through brokers or money managers they should be set up as banks.

2. The Banks screen is displayed when the user clicks Banks on Setup screen.

Tab 1: Profile

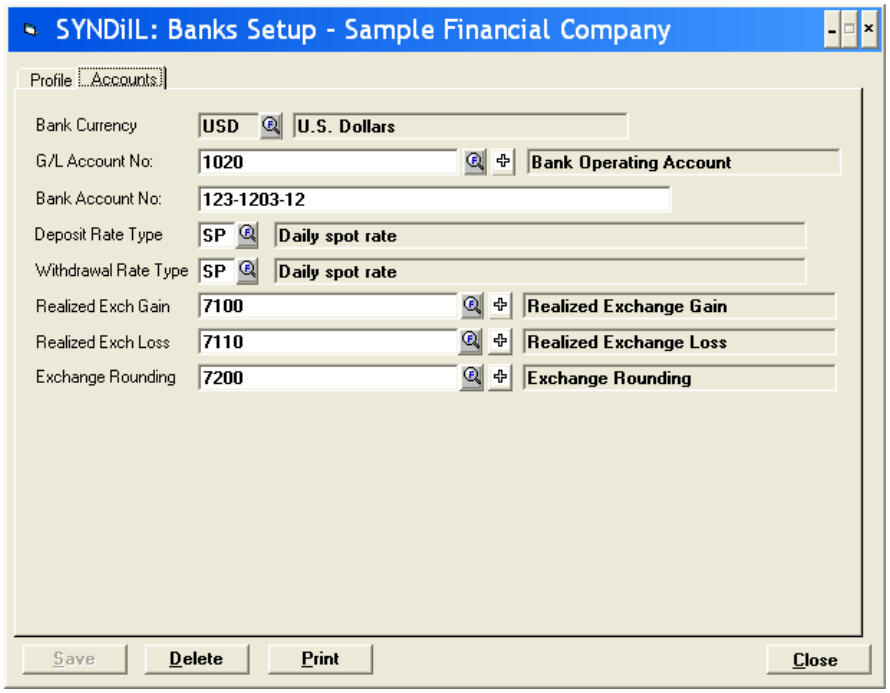


3. The fields shown on the screen are described below:

Bank ID	A code set up to identify a bank, maximum 8 alphanumeric characters; user-defined.
	Finder is used to display a list of all records in the Banks table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.
Bank Name	Enter bank's name, maximum 60 alphanumeric

	characters.
Address	Two address lines, maximum 60 alphanumeric characters each.
City	Name of the city, maximum 30 alphanumeric characters.
State / Prov	State of province, maximum 20 alphanumeric characters.
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.
Tel	Telephone number, maximum 20 alphanumeric characters.
Fax	Fax number, maximum 20 alphanumeric characters.
Contact ID	Contact ID for the contact person, maximum 16 alphanumeric characters. The Contact ID must have been set up as a Contact.
Remarks	A user-defined memo field.
	Click to add a new record.
	Click to save an existing record. It is highlighted only when the user changes a field.
	Click to delete an existing record.
	Click to close the screen.

Tab 2: Accounts



4. The fields shown on the screen are described below:

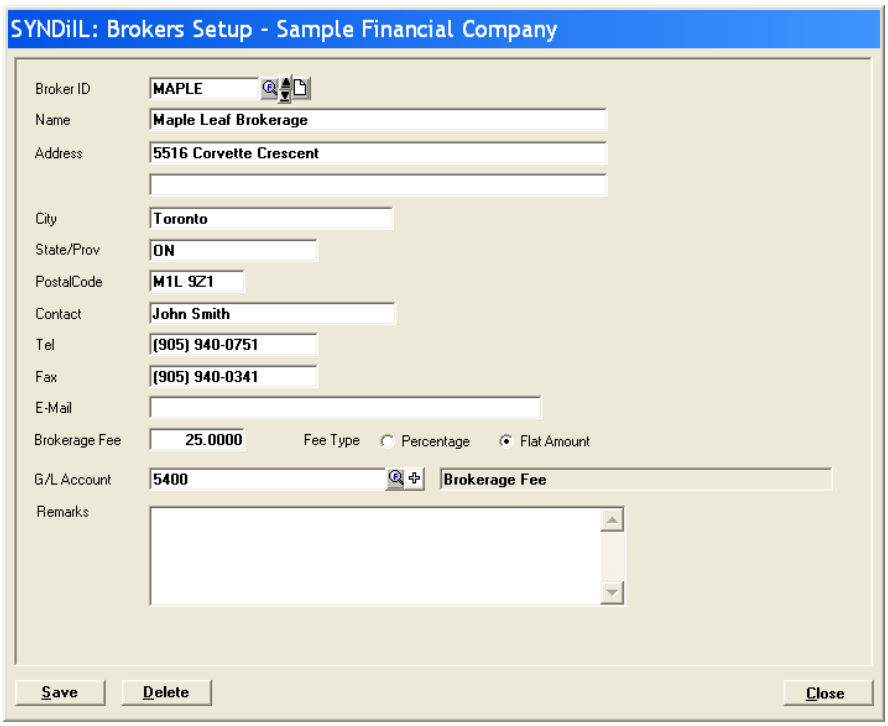
Bank Currency	Currency in which the bank account is maintained. Each account can be maintained in only one currency.
G/L Account No:	Enter the account number to which all deposits will be debited and all withdrawals will be credited.
Bank Account No:	Account Number at the bank.
Deposit Rate Type	Establishes the rate table to be used for deposits.
Withdrawal Rate Type	Establishes the rate table to be used for withdrawals.
Realized Exch Gain	G/L account to which exchange gain will be credited while converting Foreign Currency to Functional Currency.
Realized Exch Loss	G/L account to which exchange loss will be debited while converting Foreign Currency to Functional Currency.

Exchange Rounding	Not used.

5.9. Setting up Brokers

1. If transactions are made through brokers and you want to record the commission or Brokerage Fee separately, set up a record for each Broker.

2. The Brokers screen is displayed when the user clicks Brokers on Setup screen.



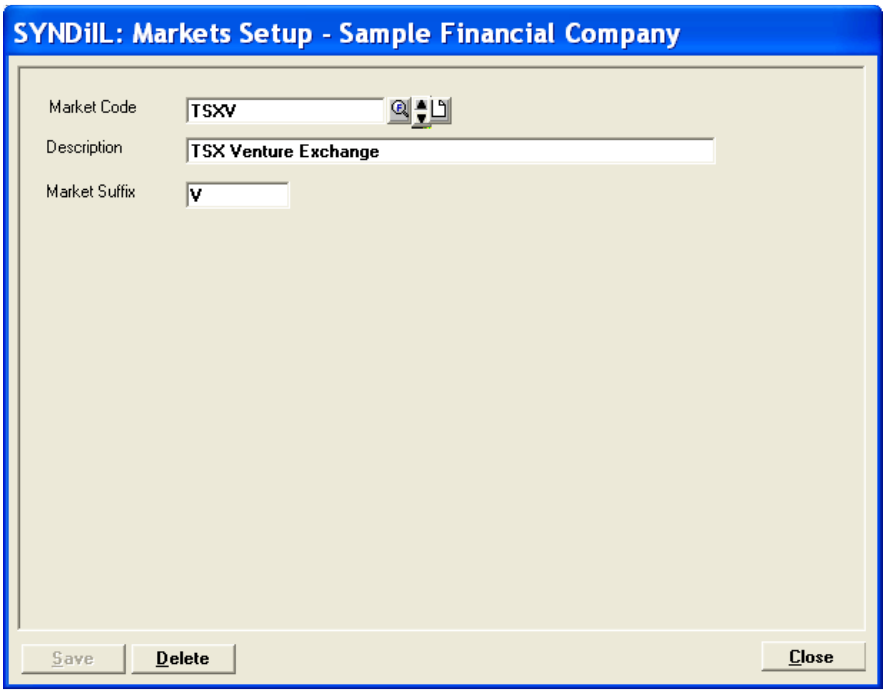
3. The fields shown on the screen are described below:

Broker ID	A code set up to identify a broker, maximum 8 alphanumeric characters; user-defined.
	Finder is used to display a list of all records in the Brokers table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.
Name	Enter broker's name, maximum 60 alphanumeric characters.

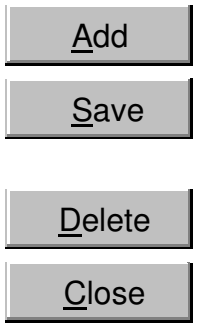
Address	Two address lines, maximum 60 alphanumeric characters each.
City	Name of the city, maximum 30 alphanumeric characters.
State / Prov	State of province, maximum 20 alphanumeric characters.
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.
Tel	Telephone number, maximum 20 alphanumeric characters.
Fax	Fax number, maximum 20 alphanumeric characters.
E-Mail	E-mail address of the borrower, maximum 200 alphanumeric characters.
Brokerage Fee	Enter the commission amount (or percentage) that the broker charges for a transaction. It is just default value and can be overridden for each transaction. You may leave this value as zero.
Fee Type	Indicate whether the commission is a percentage of the transaction amount or a flat amount.
G/L Account	Enter the G/L expense account to which the commission will be debited.
Remarks	A user-defined memo field.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

5.10. Setting up Market Codes

1. The fields shown on the screen are described below:



Market Code	A code set up to identify a market, maximum 8 alphanumeric characters; user-defined.
	Finder is used to display a list of all records in the table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.
Description	Enter the description for the code, maximum 60 alphanumeric characters.
Market Suffix	Max 6 characters; used by Yahoo to indicate non-US stock exchanges. For instance the suffix for Toronto Stock Exchange is ".TO". Do not enter the dot while defining the suffix. Check **http://finance.yahoo.com/exchanges** for a valid list of suffixes.



Click to add a new record.

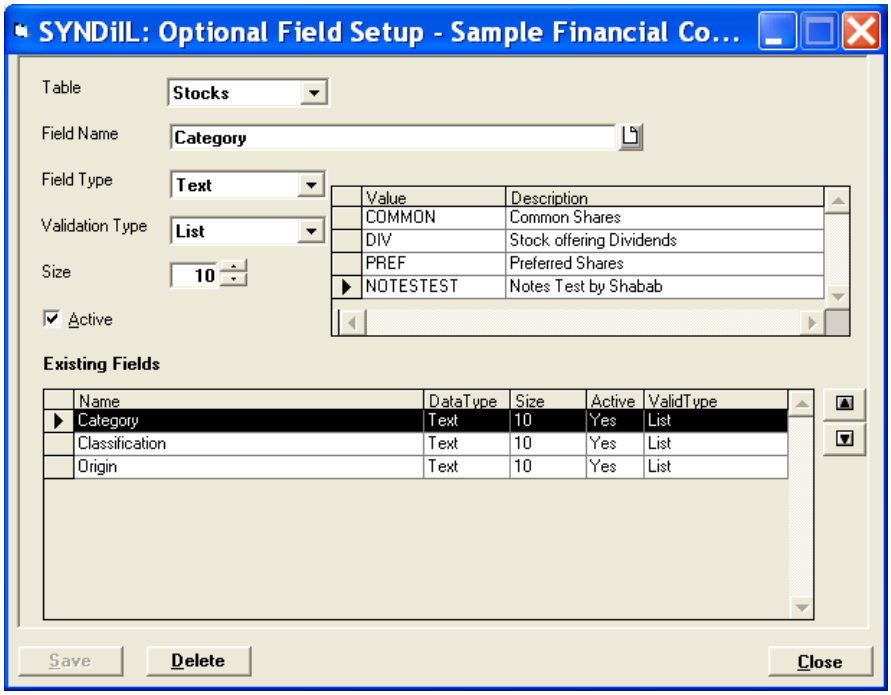
Click to save an existing record. It is highlighted only when the user changes a field.

Click to delete an existing record.

Click to close the screen.

5.11. Setting up Optional Fields

1. Click Optional Fields on Setup screen to display the following screen:



2. The fields shown on the screen are described below:

Table	From the drop-down list you may choose Stocks, Bonds or Notes to indicate the table to which the optional Field will be associated.
Field Name	Enter the name of the field, e.g., Category, Classification etc., maximum 20 alphanumeric characters.
	New is used to clear the screen while setting up a new field.
Field Type	You may choose the Field Type from the drop-down list. Following are the valid field types:

Text	Use this type to define descriptive fields.
Number	Use this type to define numeric data.
Yes/No	Use this type to define fields that

require a yes or no answer, e.g., Zoning appropriate?

Date — Use this field to define dates.

Validation Type — You may choose the Validation Type from the drop-down list. Following are the valid validation types:

- No Validation — The system will accept any value including blanks.
- List — You may define a set of values. If you choose List as the validation type a list of values opens and you may enter allowable values. You may also enter a description to explain the significance of each value. The system stores the description but does not use it anywhere.
- Range — Use this validation type if the value has to be between a certain minimum and maximum.
- Non-Blank — You may enter any value as long as you do not leave the field blank.

Existing Fields — Displays a table containing all fields already defined. If you want to make changes to a field, just click on it to copy it into the data entry area on the top of the screen.

Optional Fields appear on records and listings in the order in which they appear in the Existing Fields area. You may change this order by clicking Up or Down arrows.

Add — Click to add a new record.

Save — Click to save an existing record. It is highlighted only when the user changes a field.

Delete	Click to delete an existing record.
Close	Click to close the screen.

3. To set up a new Optional Field, click **New** to clear the screen. Enter the name of the field. If the record is already present in the table, the data is displayed and the fields could be modified. Since field names are textual you may end up setting up multiple fields with slight differences in the spellings. If you have made a spelling error, delete the field and set it up again before assigning it to a table.

4. You may hit <Tab> key to move from one field to the next. Alternatively, you may click inside a field and modify it.

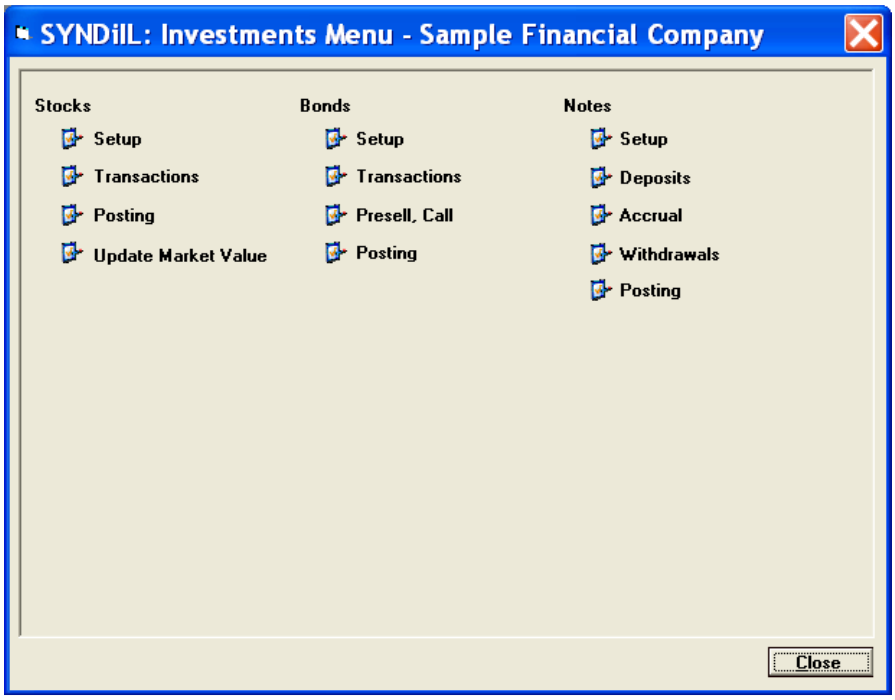
5. To modify an existing record, select field from the Existing Fields area. **Save** to save changes.

6. To delete a record, click **Delete**.

Chapter 6
Working with Stocks

6.1. Introduction

1. Investments Menu is displayed as shown below by clicking **Investments** on the Main Menu.

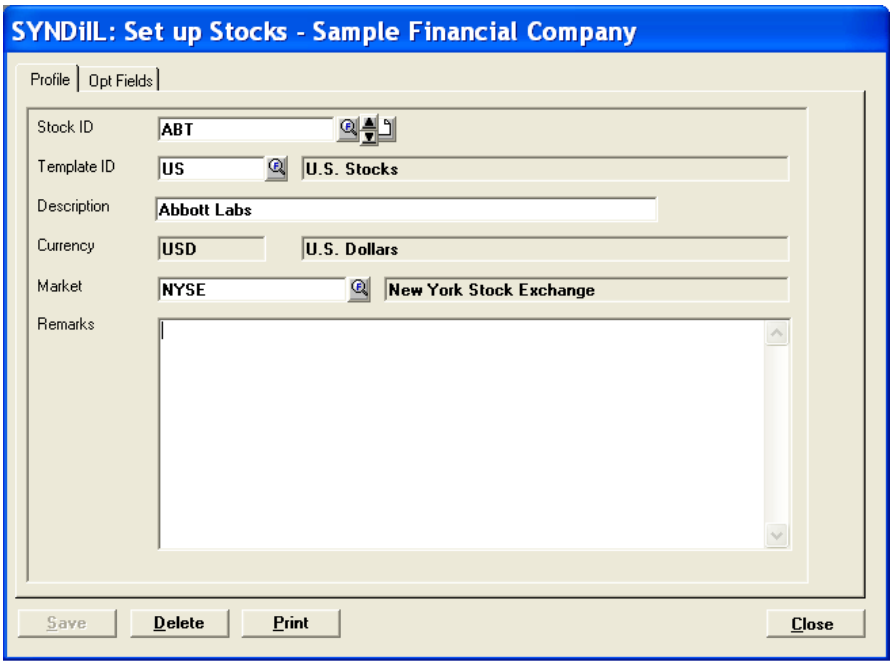


2. All functions related to stocks are collected under **Stocks**.

6.2. Setting up Stocks

1. Stocks Maintenance screen is displayed when the user clicks **Setup** under **Stocks** on the **Investments** Menu. The screen consists of two Tabs: Profile to enter the stock detail and OptFields to enter Optional fields if any.

Tab 1: Profile

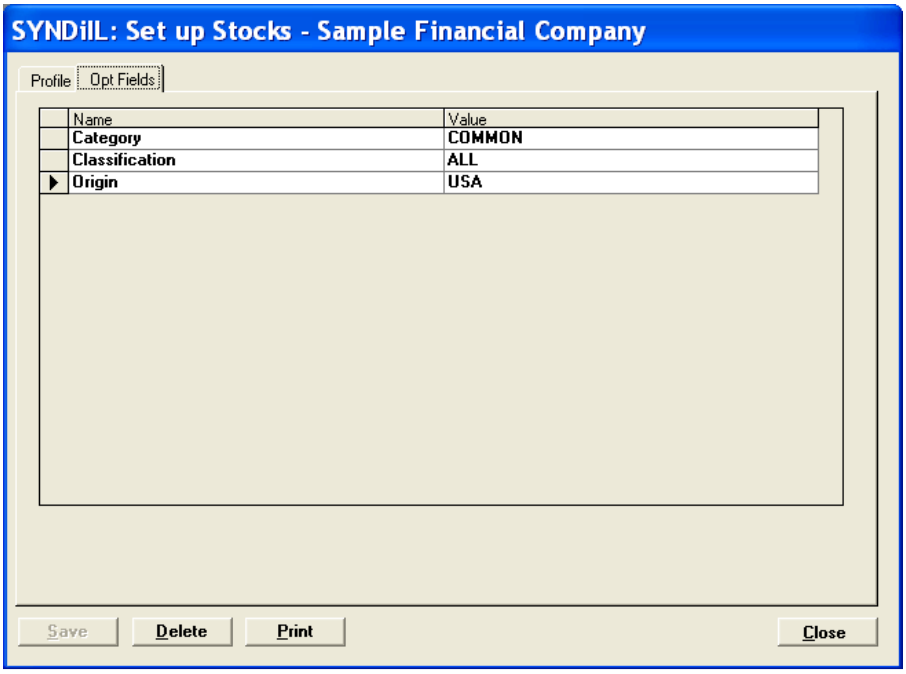


2. The fields shown on the screen are described below:

Stock ID	A code set up to identify the stock, maximum 12 alphanumeric characters. Use the stock's Ticker Symbol for Stock ID.
	Finder is used to display a list of all records in the table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.
Template ID	Enter Template ID for the stock template to be used for the stock.

Description	Enter the description for the stock, maximum 60 alphanumeric characters.
Currency	Currency Code for the stock as defined in the template.
Market	Enter the Market Code for publicly-traded stock.
Remarks	A user-defined memo field.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

Tab 2: Optional Fields

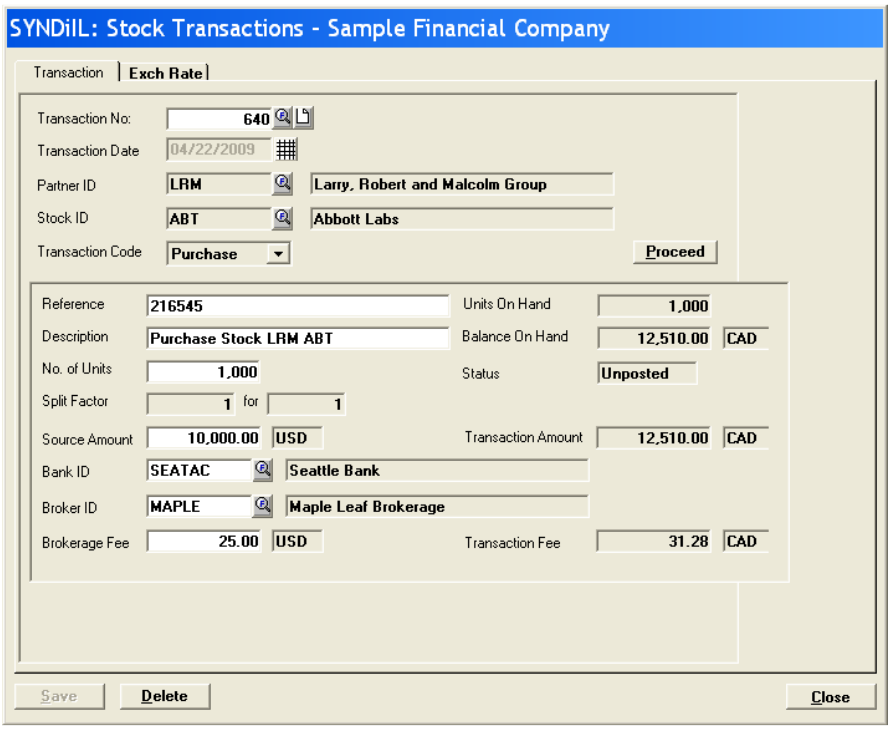


3. The optional fields defined for Stocks are listed. Just enter appropriate values for each field.

6.3. Entering Stock Transactions

1. Stock Transactions screen is displayed when the user clicks **Transactions** under **Stocks** on the **Investments** Menu.

Tab 1: Transactions



2. The fields shown on the screen are described below:

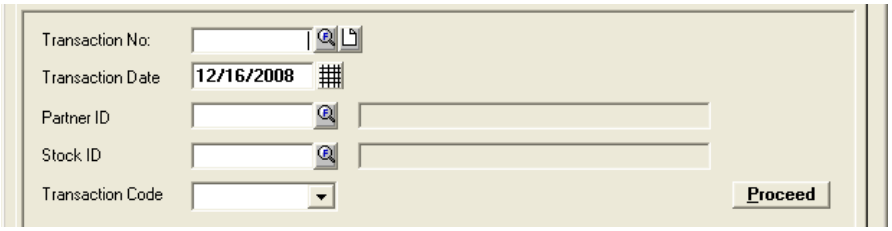
Transaction No	A transaction number is assigned to each existing stock transaction. To view a transaction, just enter the transaction number and hit <Tab>. If the transaction has not been posted yet, you may edit it or delete it.
	Finder is used to display a list of all records in the table. See "Searching Stock Transactions" later in this section.
	New is used to clear the screen while entering a new record.
Transaction Date	Enter the date of transaction or click the Calendar button to choose a date.
Partner ID	Enter Partner ID for whom the transaction is

	being entered.
Stock ID	Enter Stock ID for which the transaction is being entered.
Transaction Code	Choose one of the following transaction codes from the drop-down list: - Purchase - Sale - Dividend - Adjustment - Split
Proceed	While entering a new transaction, click Proceed to enter the transaction detail for specified Transaction Date, Partner ID, Stock ID and Transaction Code.
Reference	Enter Reference Number if any.
Description	The system displays a default description. Change it if necessary, maximum 60 alphanumeric characters.
No. of Units	Enter the number of shares being purchased or sold. If the transaction code is Split or Dividend, the field is disabled. In case of Adjustments you may enter a positive or a negative number depending on whether you want to increase or decrease the number of shares.
Split Factor	Enabled only when the Transaction Code is Split.
Source Amount	Enter the total amount of transaction in source currency. In case of Adjustments enter the amount as positive or negative depending on whether you want to increase or decrease the share value. .
Source Currency	Displays the source currency as determined by the template.
Bank ID	Enabled when the source amount is not zero. It is imperative that the Bank Currency must be

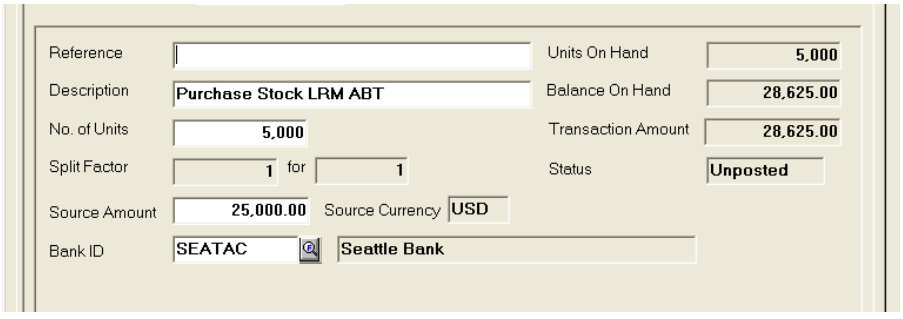
same as Source Currency. In case of Purchase or Adjustment with positive amount, the bank G/L account is credited while in case of Sale, Dividend or Adjustment with negative amount it is debited,

Broker ID	Enter BrokerID for the Broker handling the transaction.
Brokerage Fee	Enter the amount of commission to be paid to the broker.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

3. The Transaction Entry screen is divided into two areas. The upper area (also called Key Area) shown below contains Transaction Number, Partner ID, Stock ID and Transaction Code.



4. To enter a new transaction, click the New icon, enter Transaction Date, Partner ID, Stock ID and Transaction Code. Then click **Proceed** button to enable the lower area (also called Data-Entry Area) and disable the Key Area.

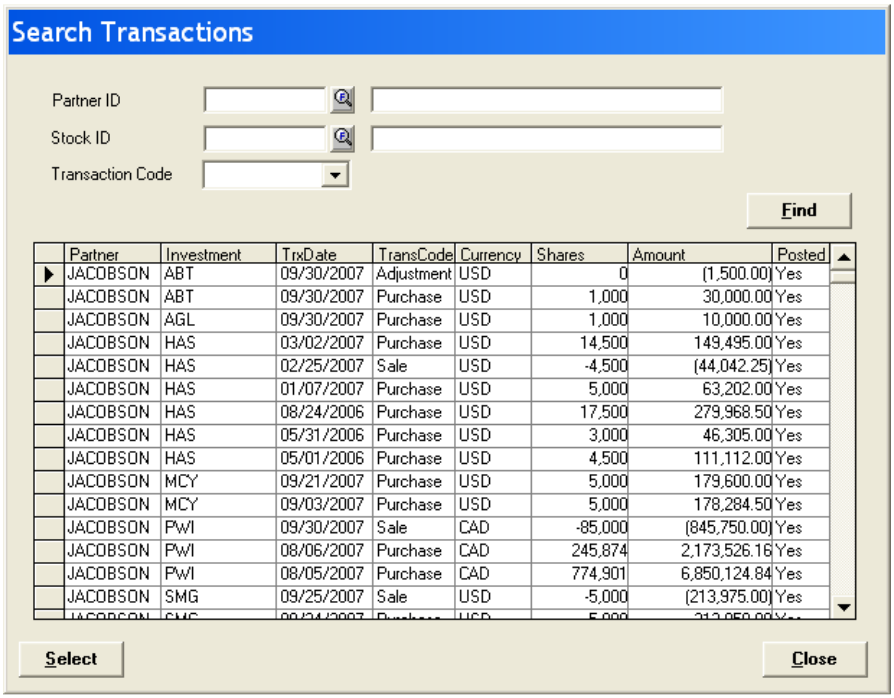


5. If the Transaction Code is Split, the Split Factor is enabled. A 2 for 1 split will double the number of shares and halve the cost per share.

6. To display an existing transaction, enter Transaction Number and hit <Tab>. If the transaction has not been posted yet, you will be able to change or delete it.

Searching Stock Transactions

You may search existing transactions by clicking Find icon next to Transaction Number. The following screen is displayed:


Search Transactions
Partner ID
Stock ID
Transaction Code
Find
Partner Investment TrxDate TransCode Currency Shares Amount Posted
JACOBSON ABT 09/30/2007 Adjustment USD 0 (1,500.00) Yes
JACOBSON ABT 09/30/2007 Purchase USD 1,000 30,000.00 Yes
JACOBSON AGL 09/30/2007 Purchase USD 1,000 10,000.00 Yes
JACOBSON HAS 03/02/2007 Purchase USD 14,500 149,495.00 Yes
JACOBSON HAS 02/25/2007 Sale USD -4,500 (44,042.25) Yes
JACOBSON HAS 01/07/2007 Purchase USD 5,000 63,202.00 Yes
JACOBSON HAS 08/24/2006 Purchase USD 17,500 279,968.50 Yes
JACOBSON HAS 05/31/2006 Purchase USD 3,000 46,305.00 Yes
JACOBSON HAS 05/01/2006 Purchase USD 4,500 111,112.00 Yes
JACOBSON MCY 09/21/2007 Purchase USD 5,000 179,600.00 Yes
JACOBSON MCY 09/03/2007 Purchase USD 5,000 178,284.50 Yes
JACOBSON PWI 09/30/2007 Sale CAD -85,000 (845,750.00) Yes
JACOBSON PWI 08/06/2007 Purchase CAD 245,874 2,173,526.16 Yes
JACOBSON PWI 08/05/2007 Purchase CAD 774,901 6,850,124.84 Yes
JACOBSON SMG 09/25/2007 Sale USD -5,000 (213,975.00) Yes
Select
Close

The fields shown on the screen are described below:

Partner ID	Enter Partner ID for whom you want to display transactions or leave it blank if you are searching transactions for all partners.
Stock ID	Enter Stock ID for which you want to display transactions or leave it blank if you are searching transactions for all stocks.
Transaction Code	Choose the Transaction Code for which you want to display transactions or leave it blank if you are searching transactions for all Transaction Codes.

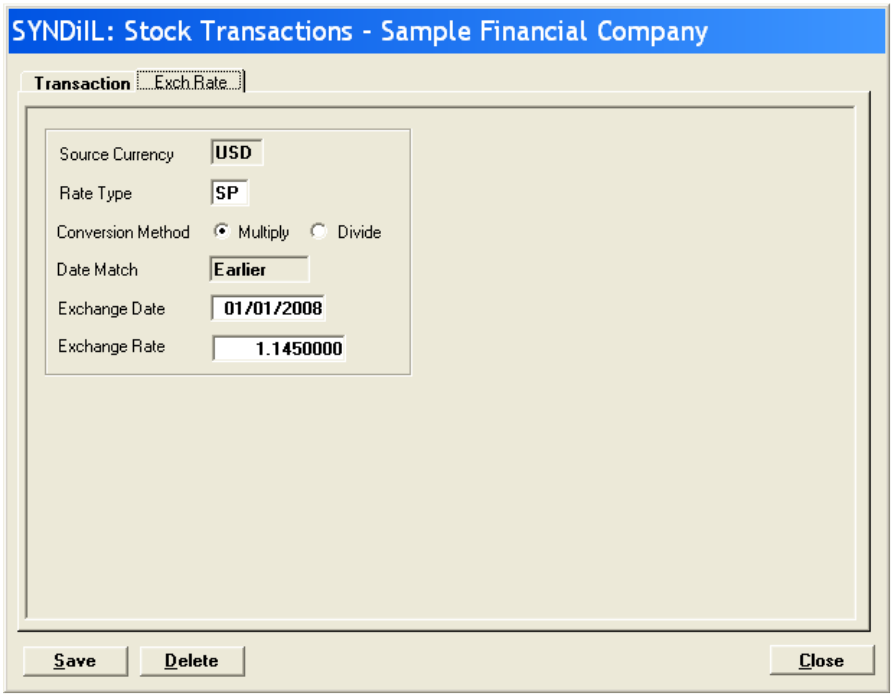
Click to display existing transactions for specified keys.

Click on the desired transaction then click **Select** to display the record.

.

Click to close the screen without selecting any transaction.

Tab 2: Exch Rate



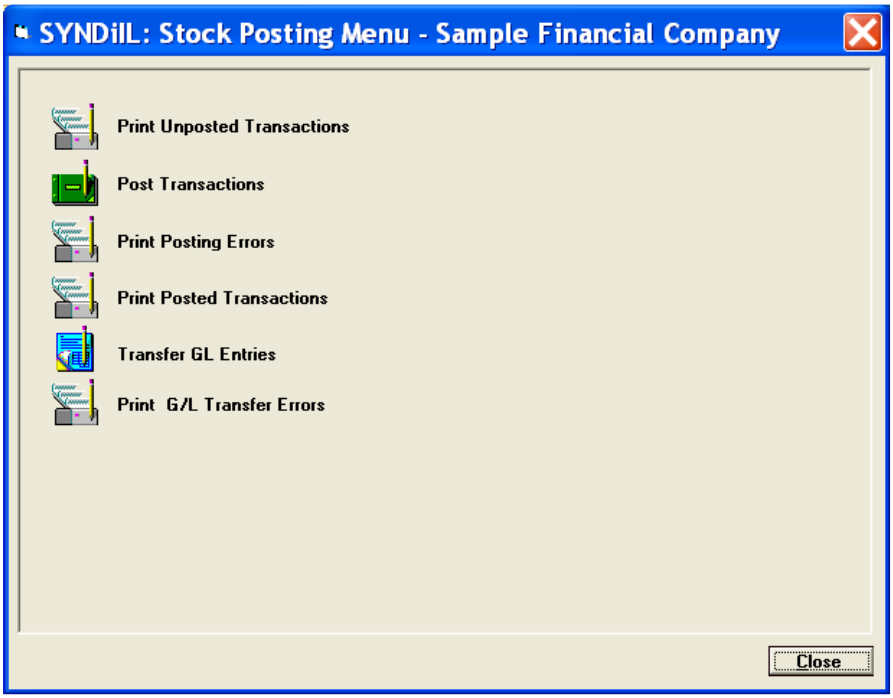
7. This screen is used when the source currency is different from Functional Currency. The fields shown on the screen are described below:

Source Currency	Displays the currency in which the transaction is being done.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.

6.4. Posting Stock Transactions

1. Transactions are not finalized until they are posted. They can, in general, be changed or deleted before posting. When a transaction is posted, a journal entry is generated for General Ledger and the transaction cannot be changed or deleted.

2. **Stock Posting Menu** is displayed when the user clicks **Posting** under **Stocks** on the **Investments** Menu.

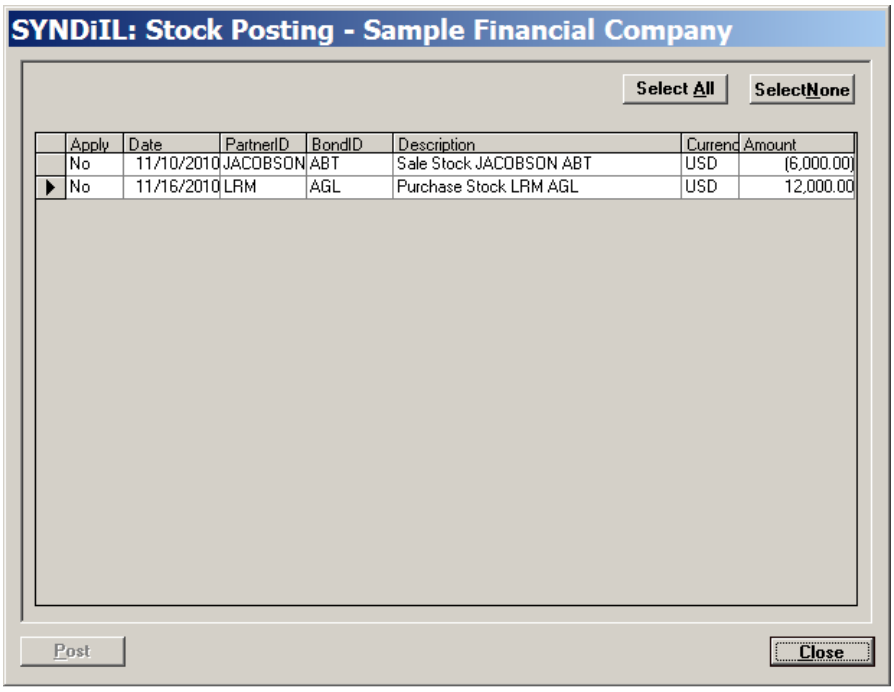


3. **Print Unposted Transactions**

   This option is used to print unposted transactions with Transaction Date in the specified range.

4. **Post Transactions**

   This option is used to posted transactions. The following screen is displayed:



0. Transactions to be posted are displayed in a table. To mark a transaction to be posted, double-click in the Apply column to change No to Yes. If you do not wish a transaction to be posted, double-click again in the Apply column to change Yes to No.

1. You may click the **Select All** button to mark all transactions for posting or click **Select None** button to unmark all transactions for posting.

2. Once you have decided which transactions have to be posted, click **Post** to post marked transactions.

Each posting session assigns a Posting Sequence to the transactions so that they can be listed according to the session. When posting is completed, a Posting Journal is generated which should be printed and filed for audit trail. A summary is displayed on the screen showing the number of transactions processed and the number of posting errors. If a transaction encounters error it is not posted.

5. Print Posting Errors

If errors are encountered during posting, the Posting Errors report should be printed and investigated. A transaction may encounter one or more of the following errors:

1 - Account not found
2 - Account is inactive

3 - Account does not allow multicurrency
4 - Account does not allow specified currency
5 - Unbalanced entry
6 - Exchange Rate not found
7 - Bank not found
8 - Bank does not handle this currency

6. Print Posted Transactions

This option is used to print posted transactions with Transaction Date in the specified range.

7. Transfer GL Entries

If **SYNDiIL** is interfaced with Sage 300 ERP General Ledger, this function creates a journal entry batch in Sage 300 ERP and writes entries to it. All debits and credits to bank account (in receipts and disbursements) are posted to Bank Clearing Account defined in Company Profile. If you are running Sage 300 ERP Version 5.6 or higher, the interface also creates Bank Entries in Bank Services module posting to the Bank account and clearing the Bank Clearing Account, otherwise you should make a manual entry in Bank Services.

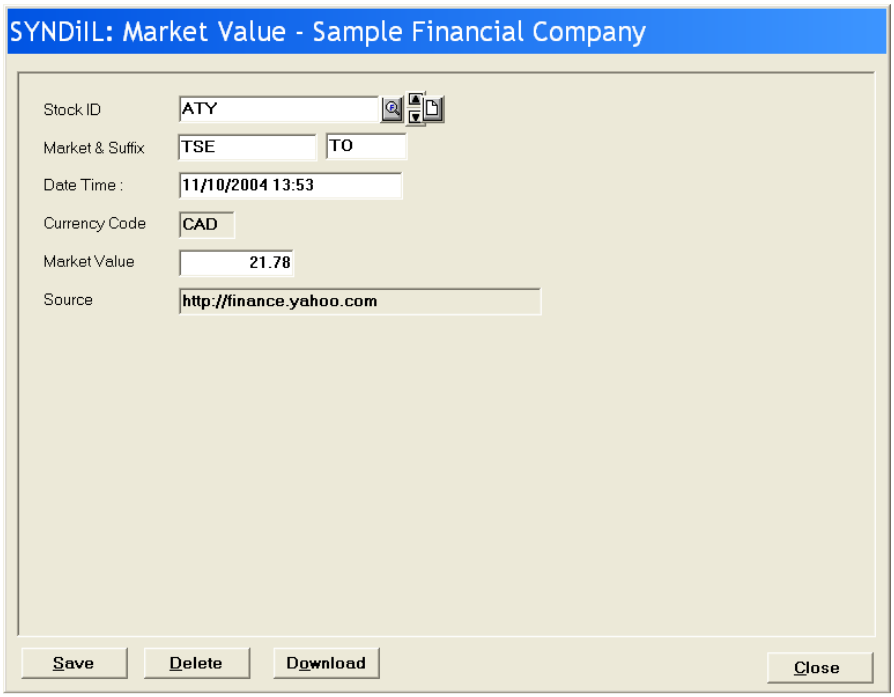
It also flags the transactions as Transferred. If you are running **SYNDiIL** as a standalone package and decide to interface it with Sage 300 ERP later, you must run this function before creating the interface so that existing transactions are flagged as Transferred otherwise all old transactions will be transferred.

8. Print Transfer Errors

Since **SYNDiIL** does not see any changes being made in Sage 300 ERP, there is a possibility that a G/L account in Sage 300 ERP may be modified or deleted between the time a transaction is posted and transferred. For this reason you may get error-free posting but may encounter errors during transfer process. If it happens, print Transfer Errors report and investigate.

6.5. Updating Market Value

1. The following screen is displayed is displayed when the user clicks **Update Market Value** under **Stocks** on the **Investments** Menu



2. The fields shown on the screen are described below:

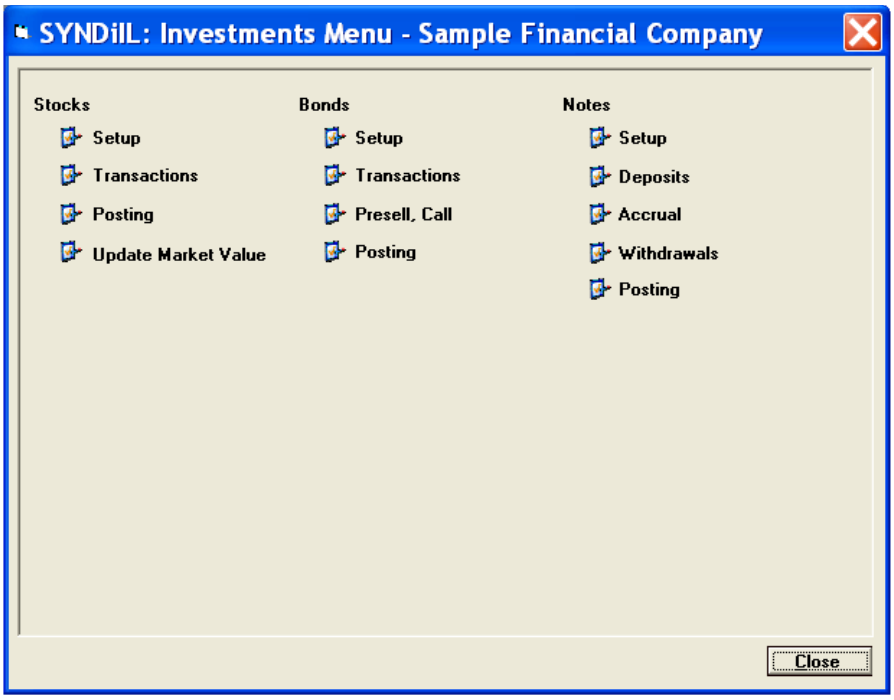
Stock ID	A code set up to identify the stock, maximum 12 alphanumeric characters.
	Finder is used to display a list of all stocks in the table.
	New is used to clear the screen while entering a new record.
Market and Suffix	Displays the Market Code assigned to the stock and the Market Suffix associated with the Market Code.
Date and Time	Enter the date and time at which the Market Value was effective.
Currency Code	Displays the currency in which Market Value is expressed.
Market Value	Enter the value per share of the specified stock.

Source	Displays the URL from which the latest market value can be downloaded instead of being entered manually.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Download	Click to download the latest quotes from the URL displayed in Source provided your computer is connected to Internet and uses Microsoft Internet Explorer as the browser.
Close	Click to close the screen.

Chapter 7
Working with Bonds

7.1. Introduction

3. Investments Menu is displayed as shown below by clicking **Investments** on the Main Menu.



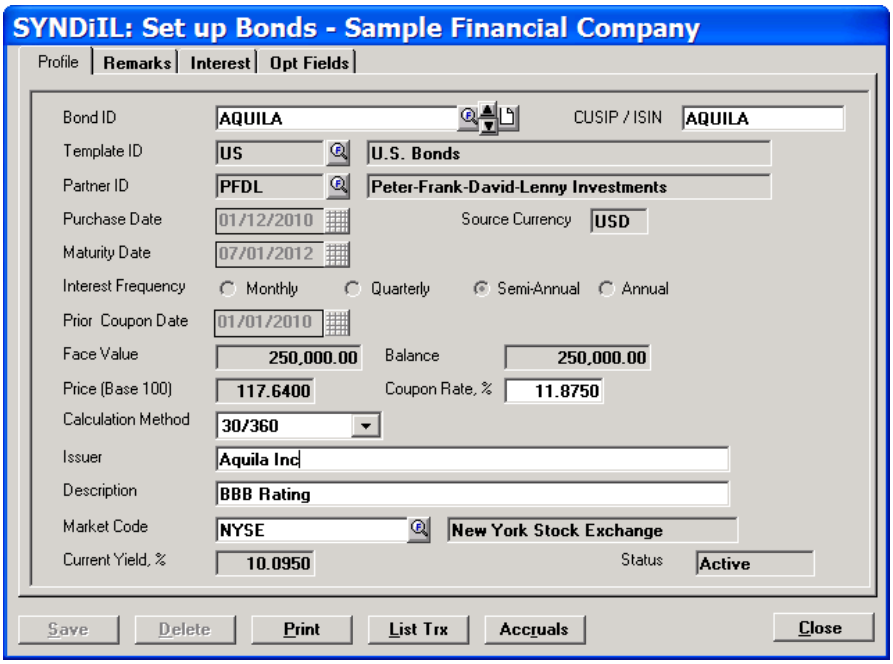
4. All functions related to stocks are collected under **Bonds**.

7.2. Setting up Bonds

1. Bonds Maintenance screen is displayed when the user clicks **Setup** under **Bonds** on the **Investments** Menu. The screen consists of four Tabs as follows:

   Profile to enter the particulars of the bond
   Remarks The user may enter additional information in this area.
   Interest Displays various calculated values.
   OptFields Optional fields if any are entered in a tabular form.

   Tab 1: Profile



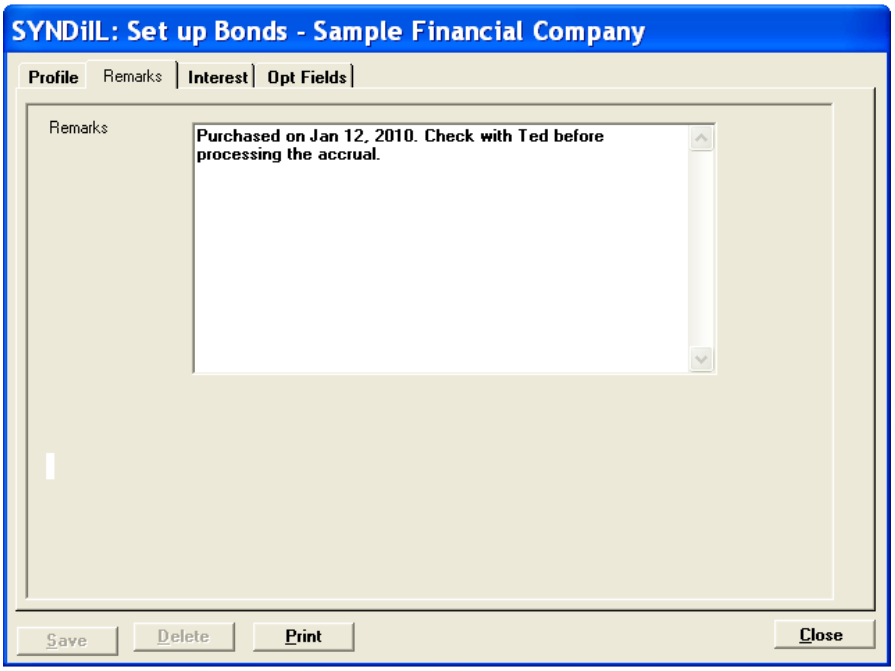
2. The fields shown on the screen are described below:

Bond ID	A code set up to identify a bond, maximum 12 alphanumeric characters. Use the bond's Ticker Symbol for Bond ID.
	Finder is used to display a list of all records in the table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.

CUSIP / ISIN	CUSIP or ISIN Number
Template ID	Enter Template ID for the bond template to be used for the bond.
Partner ID	Enter the code for the partner for whom the bond is being purchased.
Purchase Date	Date of Purchase
Maturity Date	Date on which the bond will mature.
Interest Frequency	Select whether coupon interest will be calculated on monthly, quarterly, semi-annual or annual basis.
Prior Coupon Date	**SYNDiIL** calculates the date on which coupon was received by the seller prior to purchasing the bond. The interest amount from Prior Coupon Date up to Purchase Date is paid to the seller and is accumulated as Prepaid Interest. If the Prior Coupon Date falls on Purchase Date the Prepaid Interest is zero. Normally you should not have to change calculated date.
Face Value	Face value of the bond.
Price (Base 100)	If the bond is purchased at par, the price should be 100 otherwise it is greater than 100 if the bond is purchased at premium, or less than 100 if the bond is purchased at discount.
Coupon Rate, %	Interest Rate as a percentage.
Calculation Method	Choose a method by which the number of days for interest calculation will be determined. SYNDi supports eight methods of calculation. Normally bonds use 30/360 method. Please see Appendix 1 at the end of this manual for further explanation.
Issuer	Name of the agency or corporation issuing the bond,
Description	Enter the description for the bond, maximum 60 alphanumeric characters.

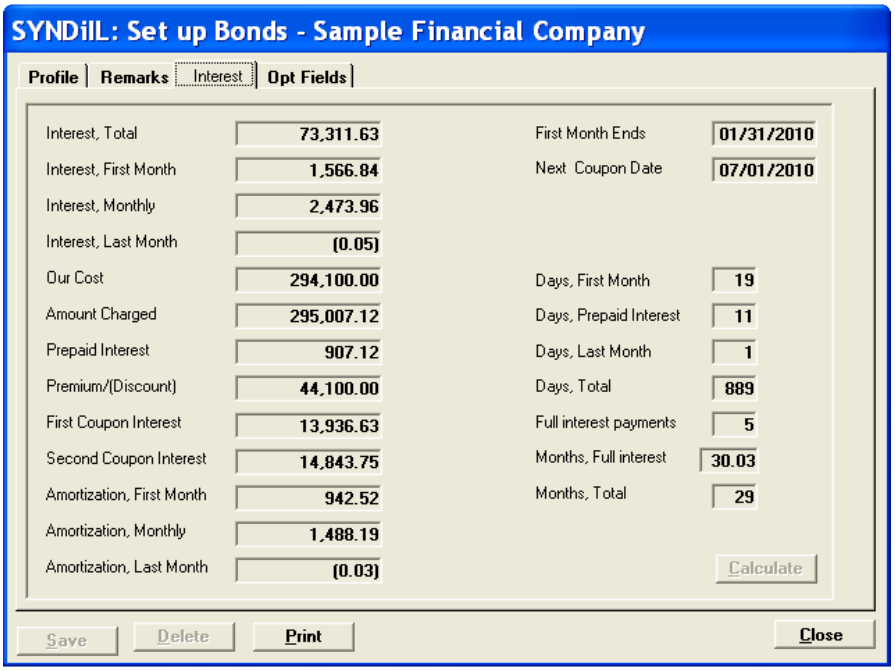
Source Currency	Currency code as set in the template.
Yield, %	Current yield as a percentage.
Market Code	Enter the code for the Market in which the bond is traded.
Status	Following is the list of status codes: In Process — When a bond is entered the status is In Process. Active — One or more transactions for the bond have been entered. Matured — The bond has matured. Called — The bond has been called. Written-off — The bond has been written off. The details of the bond can be changed only if the status is In Process.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

Tab 2: Remarks



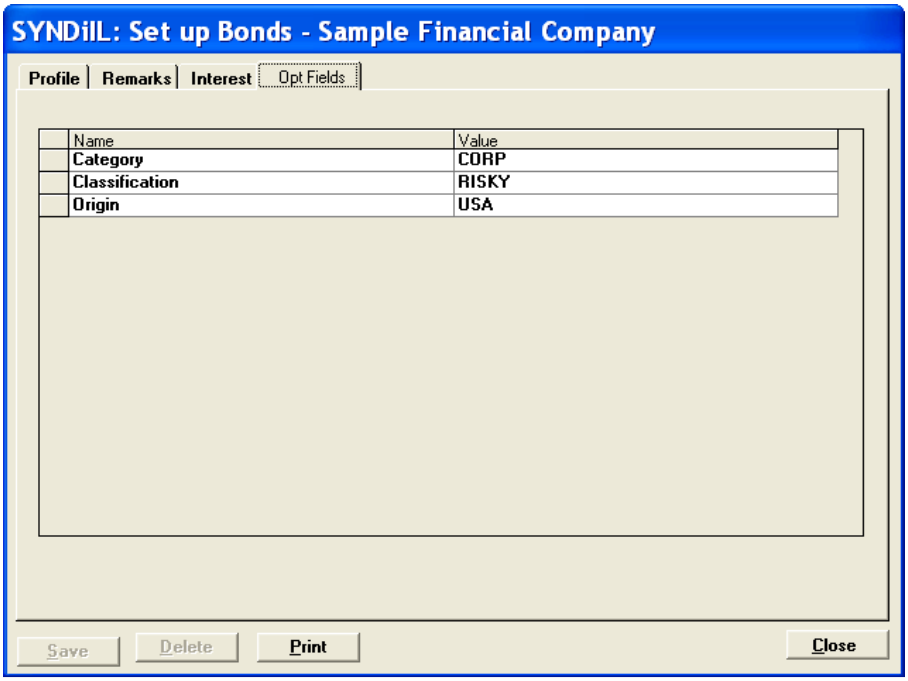
3. The Remarks box may contain virtually unlimited volume of text as required.

Tab 3: Interest



4. The screen shows various amounts and dates based on the data entered on Tab 1. If any of the relevant fields on Tab 1 are change, the Calculate button on this screen becomes enable and you can click it to calculate the amounts.

Tab 4: Optional Fields

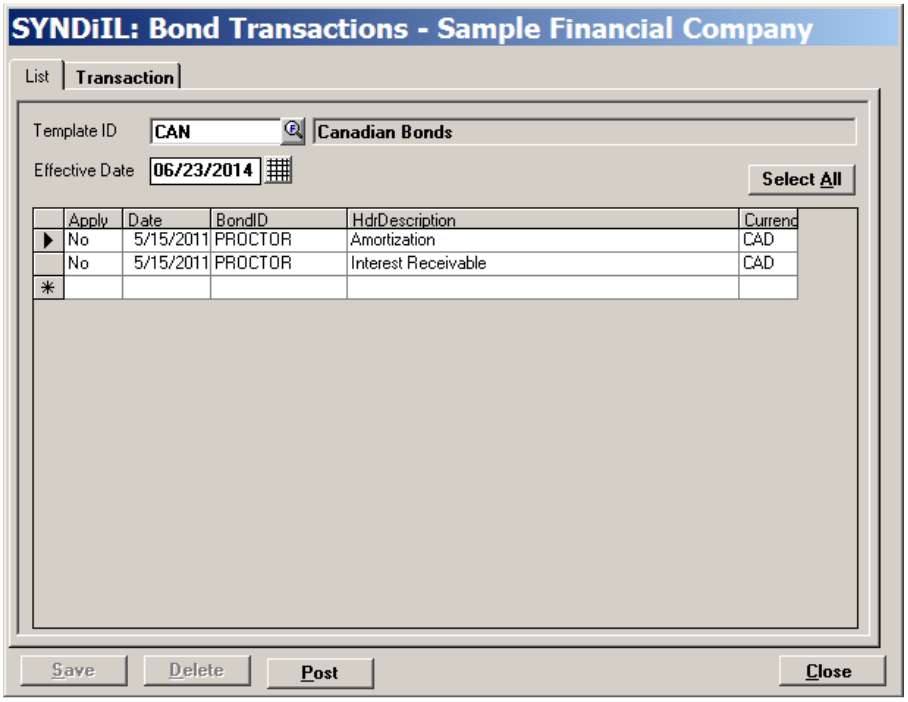


5. The optional fields defined for Stocks are listed. Just enter appropriate values for each field.

7.3. Entering Bond Transactions

1. Bond Transactions screen is displayed when the user clicks **Transactions** under **Bonds** on the **Investments** Menu.

   Tab 1: List



2. The Effective Date field displays the Current Date. Change it if necessary or choose a date from Calendar control and then hit <Tab>.

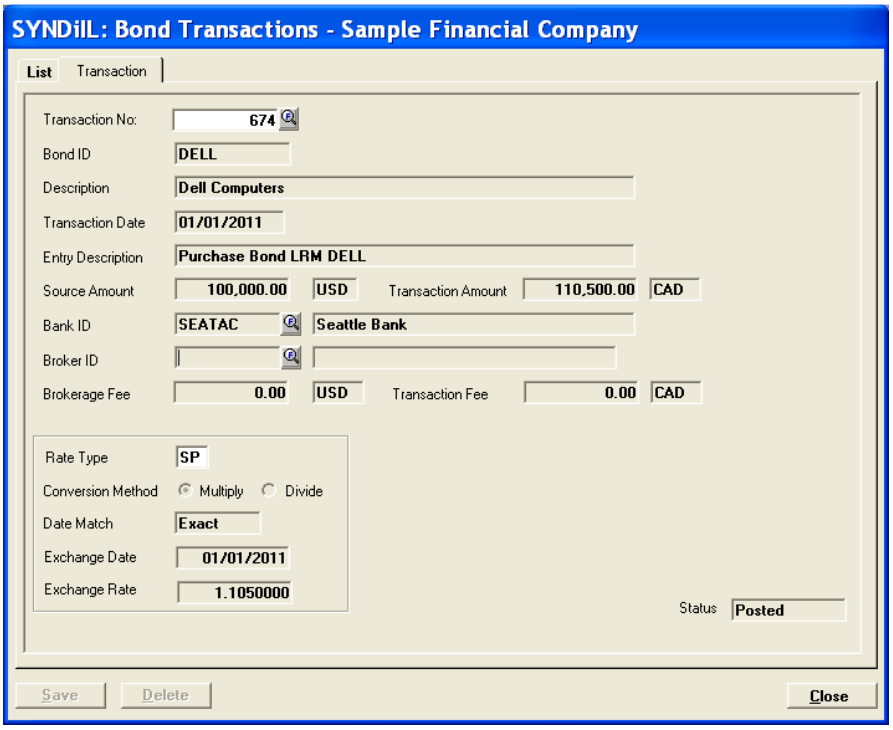
3. Enter the Template ID for which you want to select the transactions.

4. A list of transactions pending until Effective Date and belonging to the specified template are displayed in the grid.

5. You may click **Select All** to process all accrual and amortization records for which the Source Currency is same as Functional Currency.

6. Double-click on No under Apply column to process a transaction. The transaction is displayed on the following screen:

Tab 2: Transaction



7. The fields shown on the screen are described below:

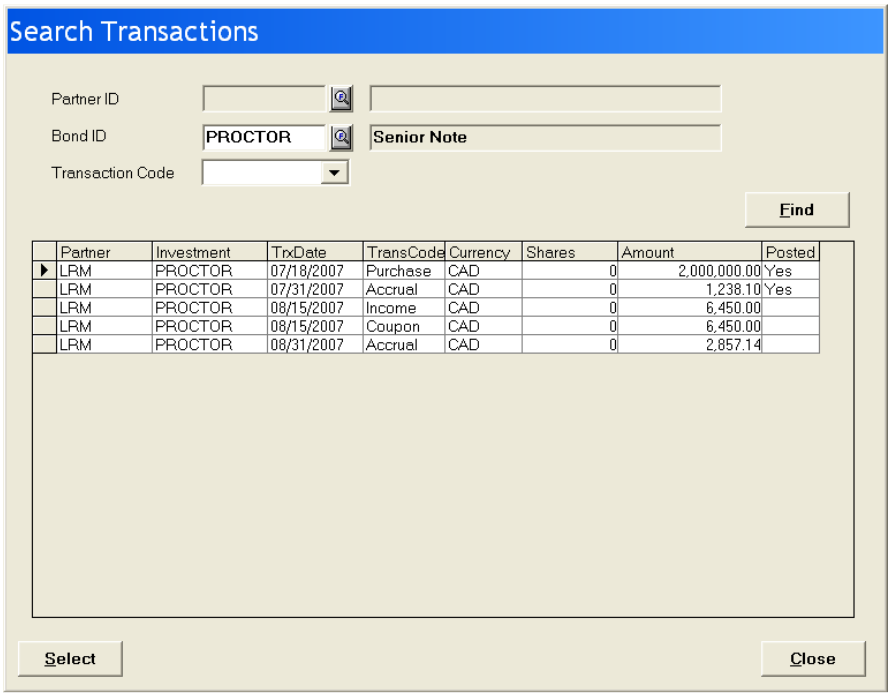
Transaction No	A transaction number is assigned to each existing bond transaction. To view a transaction, just enter the transaction number and hit <Tab>. If the transaction has not been posted yet, you may edit it or delete it.
	Finder is used to display a list of all records in the table. See "Searching Bond Transactions" later in this section.
Bond ID	Displays Bond ID for which the transaction is being entered.
Description	Displays Bond Description.
Transaction Date	Displays the date of transaction.
Entry Description	Displays default description of the entry. The user may change it if necessary.
Amount	Displays the transaction amount as follows: Purchase – Face Value

	Amortization – Monthly interest amount. Income – Interest Receivable for the month Interest – Coupon Receipt Maturity – Face Value
Source Currency	Displays Currency Code for the transaction.
Source Currency	Displays the source currency as determined by the template.
Bank ID	Enabled for Purchase, Coupon Receipt and Maturity.
Broker ID	Enter BrokerID for the Broker handling the transaction.
Brokerage Fee	Enter the amount of commission to be paid to the broker.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.
Status	Displays whether or not the transaction has been posted.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing unposted record.
Close	Click to close the screen.

8. To display an existing transaction, enter Transaction Number and hit <Tab>. If the transaction has not been posted yet, you will be able to change or delete it.

Searching Bond Transactions

You may search existing transactions by clicking Find icon next to Transaction Number. The following screen is displayed:



9. The fields shown on the screen are described below:

Partner ID	Not used
Bond ID	Enter Bond ID for which you want to display transactions or leave it blank if you are searching transactions for all bonds.
Transaction Code	Choose the Transaction Code for which you want to display transactions or leave it blank if you are searching transactions for all Transaction Codes.
Find	Click to display existing transactions for specified keys.

Click on the desired transaction then click **Select** to display the record.

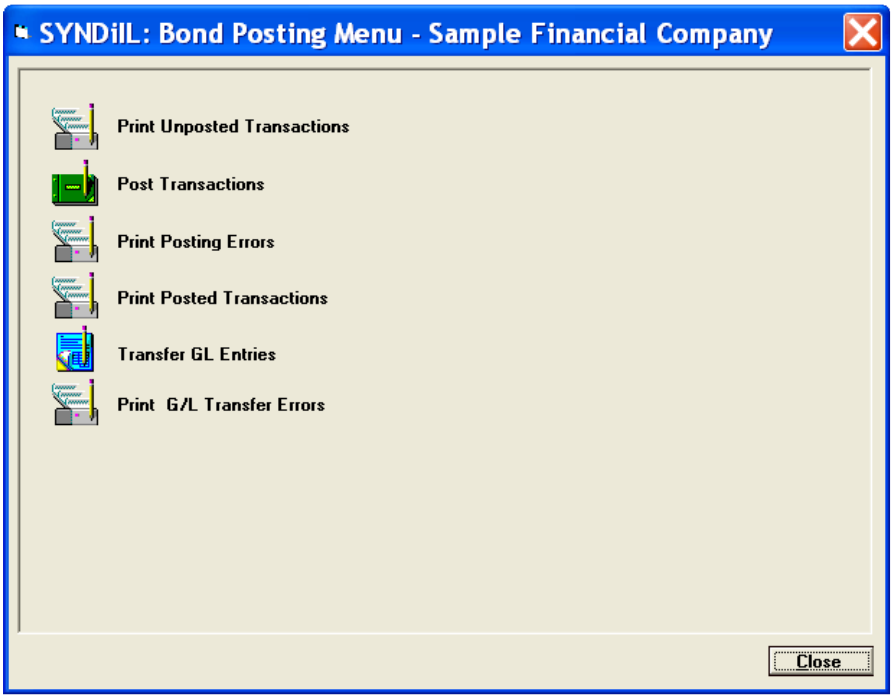
.

Click to close the screen without selecting any transaction.

7.4. Posting Bond Transactions

1. Transactions are not finalized until they are posted. They can, in general, be changed or deleted before posting. When a transaction is posted, a journal entry is generated for General Ledger and the transaction cannot be changed or deleted.

2. **Bond Posting Menu** is displayed when the user clicks **Posting** under **Bonds** on the **Investments** Menu.

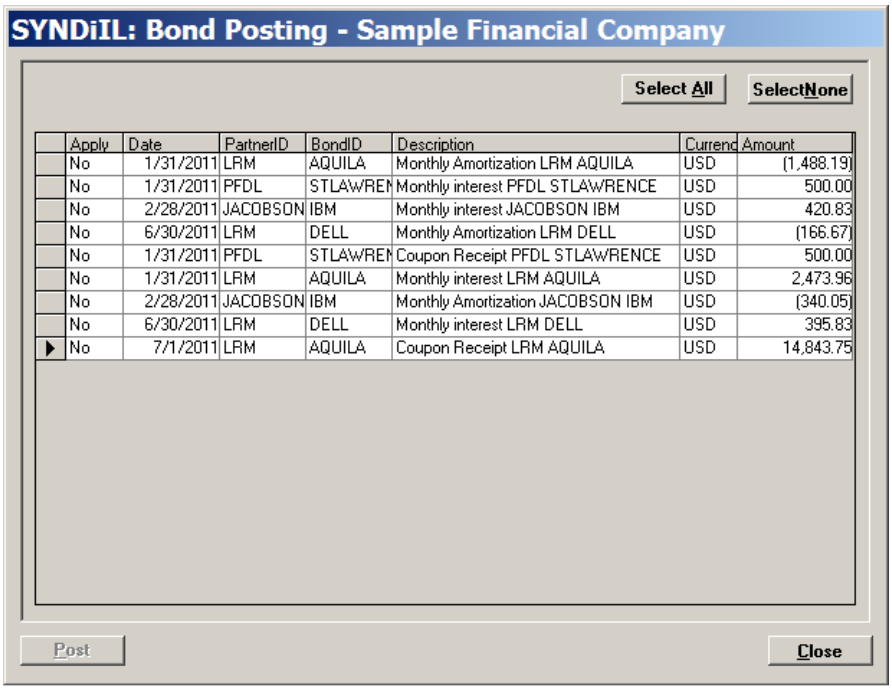


3. Print **Unposted Transactions**

   This option is used to print unposted transactions with Transaction Date in the specified range.

4. **Post Transactions**

   This option is used to posted transactions. The following screen is displayed:


SYNDiIL: Bond Posting - Sample Financial Company
Select All
SelectNone
Apply Date PartnerID BondID Description Currenc Amount
No 1/31/2011 LRM AQUILA Monthly Amortization LRM AQUILA USD (1,488.19)
No 1/31/2011 PFDL STLAWREN Monthly interest PFDL STLAWRENCE USD 500.00
No 2/28/2011 JACOBSON IBM Monthly interest JACOBSON IBM USD 420.83
No 6/30/2011 LRM DELL Monthly Amortization LRM DELL USD (166.67)
No 1/31/2011 PFDL STLAWREN Coupon Receipt PFDL STLAWRENCE USD 500.00
No 1/31/2011 LRM AQUILA Monthly interest LRM AQUILA USD 2,473.96
No 2/28/2011 JACOBSON IBM Monthly Amortization JACOBSON IBM USD (340.05)
No 6/30/2011 LRM DELL Monthly interest LRM DELL USD 395.83
No 7/1/2011 LRM AQUILA Coupon Receipt LRM AQUILA USD 14,843.75
Post
Close

1. Transactions to be posted are displayed in a table. To mark a transaction to be posted, double-click in the Apply column to change No to Yes. If you do not wish a transaction to be posted, double-click again in the Apply column to change Yes to No.

2. You may click the **Select All** button to mark all transactions for posting or click **Select None** button to unmark all transactions for posting.

3. Once you have decided which transactions have to be posted, click **Post** to post marked transactions.

Each posting session assigns a Posting Sequence to the transactions so that they can be listed according to the session. When posting is completed, a Posting Journal is generated which should be printed and filed for audit trail. A summary is displayed on the screen showing the number of transactions processed and the number of posting errors. If a transaction encounters error it is not posted.

5. Print Posting Errors

If errors are encountered during posting, the Posting Errors report should be printed and investigated. A transaction may encounter one or more of the following errors:

1 - Account not found
2 - Account is inactive

3 - Account does not allow multicurrency
4 - Account does not allow specified currency
5 - Unbalanced entry
6 - Exchange Rate not found
7 - Bank not found
8 - Bank does not handle this currency

6. Print Posted Transactions

This option is used to print posted transactions with Transaction Date in the specified range.

7. Transfer GL Entries

If **SYNDiIL** is interfaced with Sage 300 ERP General Ledger, this function creates a journal entry batch in Sage 300 ERP and writes entries to it. All debits and credits to bank account (in receipts and disbursements) are posted to Bank Clearing Account defined in Company Profile. If you are running Sage 300 ERP Version 5.6, the interface also creates Bank Entries in Bank Services module posting to the Bank account and clearing the Bank Clearing Account, otherwise you should make a manual entry in Bank Services.

It also flags the transactions as Transferred. If you are running **SYNDiIL** as a standalone package and decide to interface it with Sage 300 ERP later, you must run this function before creating the interface so that existing transactions are flagged as Transferred otherwise all old transactions will be transferred.

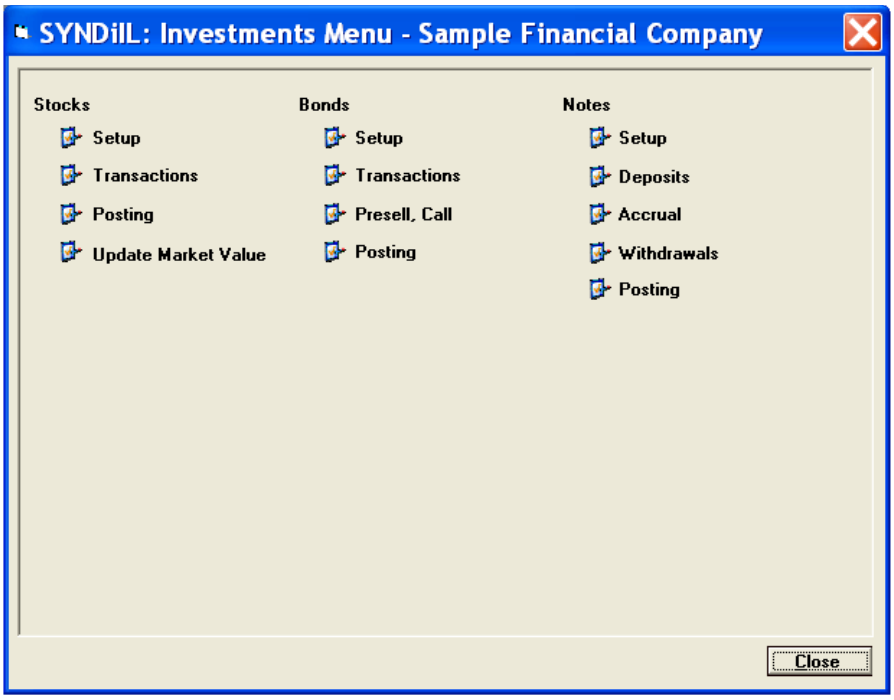
8. Print Transfer Errors

Since **SYNDiIL** does not see any changes being made in Sage 300 ERP, there is a possibility that a G/L account in Sage 300 ERP may be modified or deleted between the time a transaction is posted and transferred. For this reason you may get error-free posting but may encounter errors during transfer process. If it happens, print Transfer Errors report and investigate.

Chapter 8
Working with Notes

8.1. Introduction

1. Investments Menu is displayed as shown below by clicking **Investments** on the Main Menu.



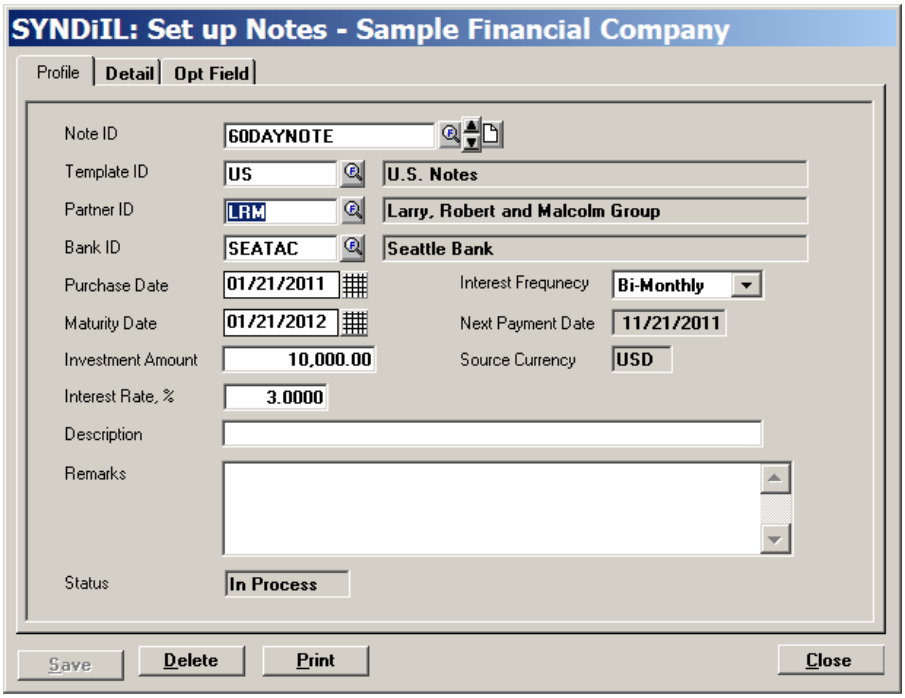
2. All functions related to notes are collected under **Notes**.

8.2. Setting up Notes

1. Notes Maintenance screen is displayed when the user clicks **Setup** under **Notes** on the **Investments** Menu. The screen consists of four Tabs as follows:

Profile	to enter the particulars of the bond
Remarks	The user may enter additional information in this area.
Interest	Displays various calculated values.
OptFields	Optional fields if any are entered in a tabular form.

Tab 1: Profile



2. The fields shown on the screen are described below:

Note ID	A code set up to identify a note, maximum 20 alphanumeric characters.
	Finder is used to display a list of all records in the table.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new record.

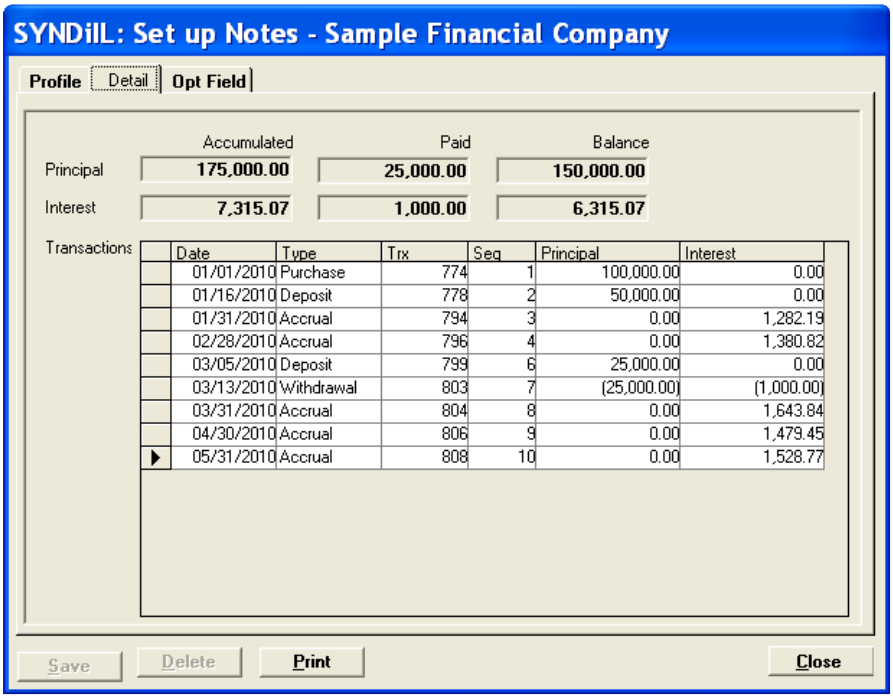
Template ID	Enter Template ID for the Note Template to be used for the Note.
Partner ID	Enter the code for the partner for whom the Note is being purchased.
Bank ID	Enter Bank ID for the bank from which the note is being purchased. If the note is in foreign currency, it is mandatory that the bank must be able to handle that currency.
Purchase Date	Date of Purchase
Number of Days	Enter the number of days for which the note is purchased.
Maturity Date	Date on which the note will mature.
Investment Amount	Amount of deposit..
Interest Rate, %	Interest Rate as a percentage.
Total Interest	Total interest amount for the number of days the note is purchased for. The user may change the calculated interest if necessary.
Interest Frequency	Choose Monthly, Bi-monthly, Quarterly, Semi-annual or Annual. The Next Interest Date calculated on the basis of Interest Frequency is displayed under it. This entry is for information only and is not used in any calculation.
Source Currency	If you are maintaining Multicurrency, the source currency is determined by the Note Template.
Description	Enter the description for the note, maximum 60 alphanumeric characters.
Remarks	User-defined Memo field.
Status	Following is the list of status codes:
	In Process — When a note is entered the status is In Process.

Active	One or more transactions for the note have been entered.
Matured	The note has matured.

The details of the note can be changed only if the status is In Process.

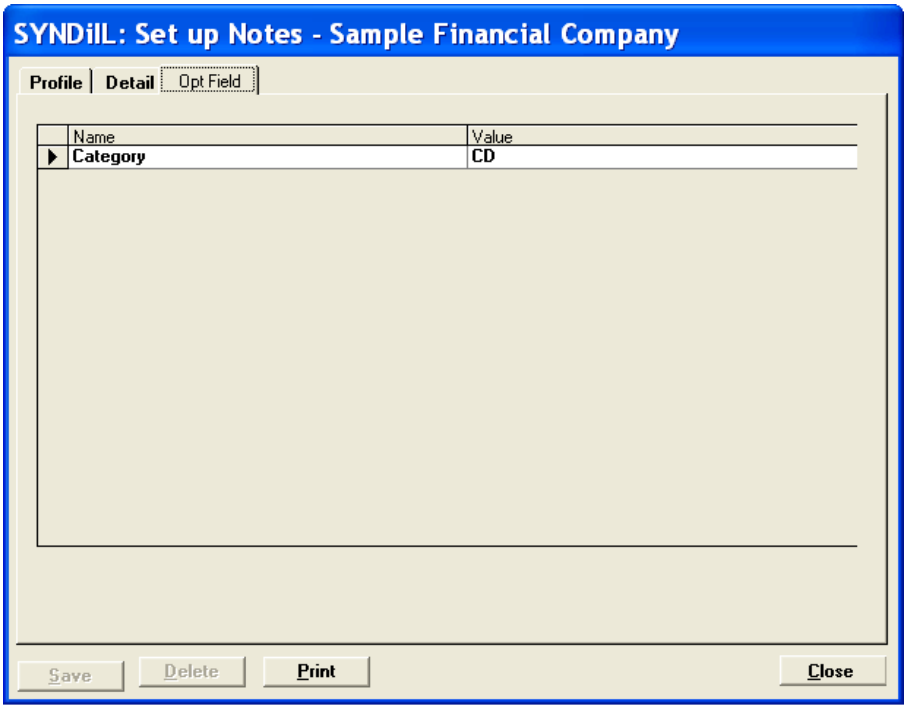
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

Tab 2: Detail



3. This screen displays accumulated and paid principal and interest as well as a list of historical transactions for the Note.

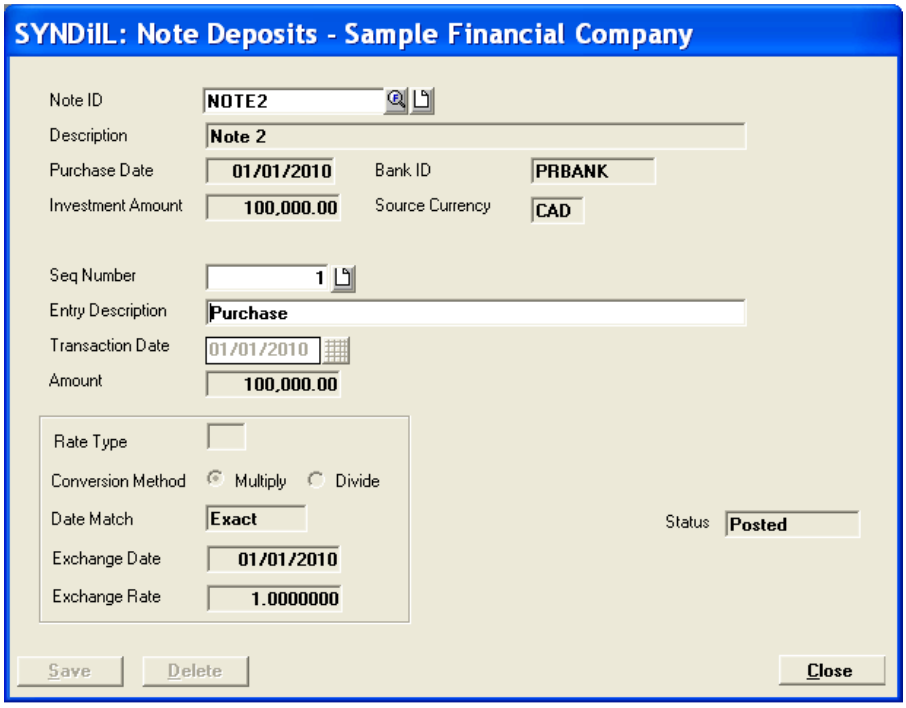
Tab 4: Optional Fields



6. The optional fields defined for Stocks are listed. Just enter appropriate values for each field.

8.3. Entering Deposits

1. Once a Note has been set up, you must enter the initial purchase through **Deposits**. This function can also be run if you enter additional deposits at future dates. The Deposits screen is displayed as shown below by clicking **Deposits** under Notes on the **Investments** Menu.



2. The fields shown on the screen are described below:

Note ID	Enter Note ID.
	Finder is used to display a list of all records in the table.
	New is used to clear the screen while setting up a new record.
Description	Displays the Description of the Note.
Purchase Date	Displays the date of purchase entered at the time of setting up the Note.
Bank ID	Displays the Bank ID entered at the time of setting up the Note.

Investment Amount	Displays the Principal entered at the time of setting up the Note.
Source Currency	Displays the Source Currency based on Note Template.
Sequence Number	Each transaction (purchase, deposit, accrual or withdrawal) gets a sequence number assigned to it. Sequence Number 1 is assigned to the initial purchase.
	Click **New** to enter a new transaction. The Sequence Number field displays * NEW *. Just hit <Tab> to proceed. To display, modify or delete existing transaction, enter the Sequence Number and hit <Tab>.
Entry Description	If the Note has not been purchased yet, the field displays “Purchase” otherwise it displays “Deposit”. You may change it if necessary.
Transaction Date	If you are entering the initial purchase, this field shows the Date of Purchase and is disabled. If you are entering a subsequent deposit, enter the date of deposit in this field. The date must lie within the current accrual period.
Amount	If you are entering the initial purchase, this field shows the Principal and is disabled. If you are entering a subsequent deposit, enter the amount of deposit in this field.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile. Rate Type, Conversion Method, Date Match, Exchange Date and Exchange Rate are used when entering Multicurrency transactions.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.

Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.
Status	Following is the list of status codes:

Unposted	The transaction has not been posted yet and can be modified or deleted.
Posted	The transaction has been posted and cannot be modified or deleted.

Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

8.4. Entering Accruals

1. The Accrual screen is displayed as shown below by clicking **Accruals** under Notes on the **Investments** Menu.

2. You can perform an accrual only if the purchase transaction has been processed and posted and previous accrual has been posted.

3. When a Note is purchased initially, the *Last Calculation Date* is set as one day prior to Purchase Date while *Next Calculation Date* is set as the last day of the month in which the Note was purchased provided the calculated date is prior to Maturity Date otherwise it is set as Maturity Date. For instance if a Note is purchased on June 12, 2010 for a period of one year it will be due on August 12, 2010. Thus

Purchase Date	6/12/2010
Maturity Date	6/12/2011
Last Calculation Date	6/11/2010
Next Calculation Date	6/30/2010

   When Accrual is run on or after 6/30/2010, it accrues interest from 6/12/2010 to 6/30/2010. When the accrual is posted the dates are set as follows:

Last Calculation Date	6/30/2010
Next Calculation Date	7/31/2010

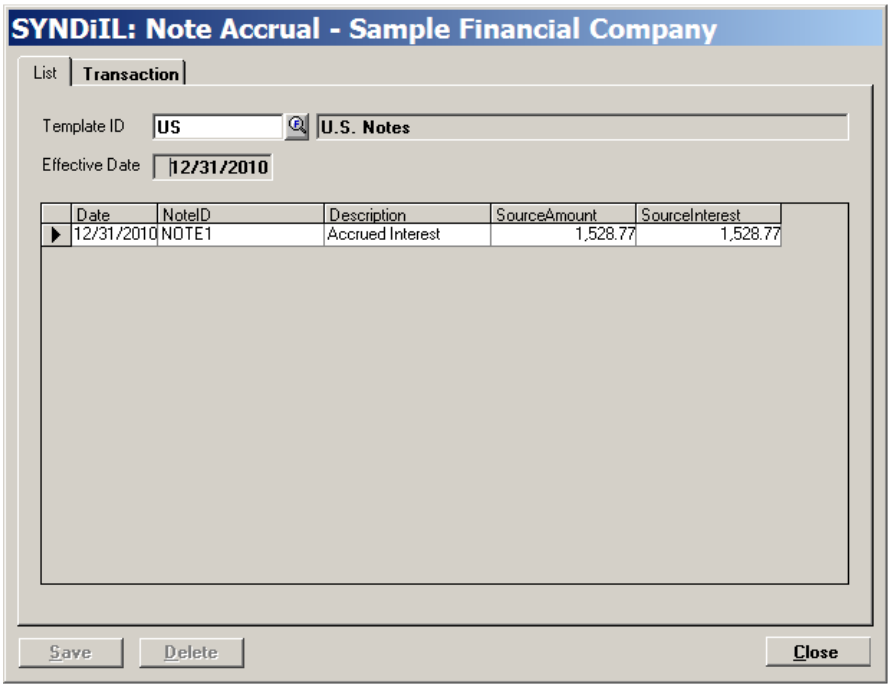
   When Accrual is run on or after 7/31/2009, it accrues interest for July 2010. When the accrual is posted the dates are set as follows:

Last Calculation Date	7/31/2010
Next Calculation Date	8/31/2010

4. Accruals must be run on the last day of every month and posted to generate proper journal entries.

5. Accrual screen is displayed as follows:

Tab 1: List

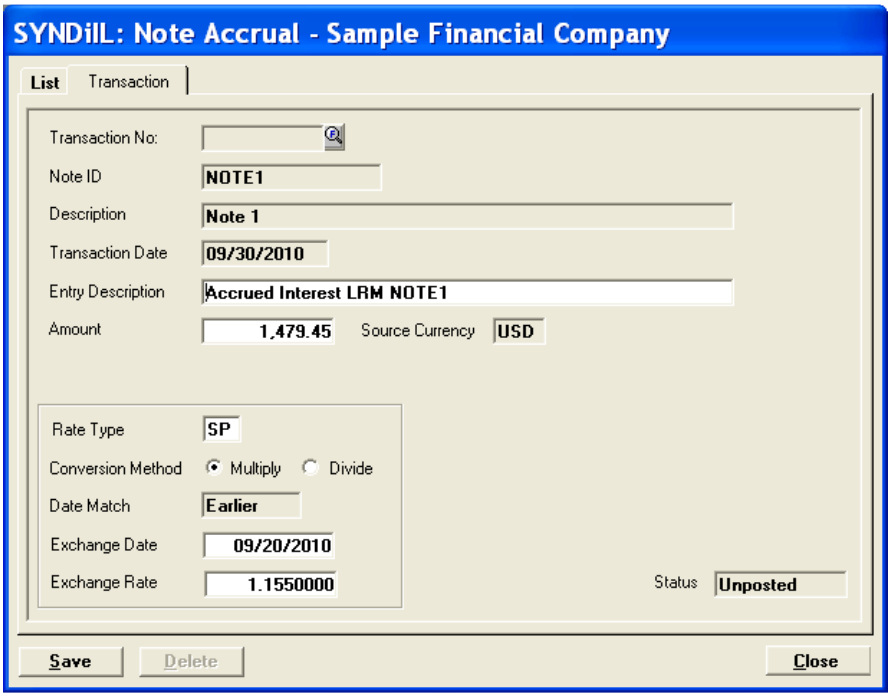


6. Enter the TemplateID for which you want to calculated accruals.

7. The Effective Date field displays the earliest date on which an accrual has to be run. Change it if necessary or choose a date from Calendar control and then hit <Tab>. A list of Notes, for which accruals have to be calculated on or before Effective Date, is displayed in the grid.

8. Double-click on the note to be processed. If the Source Currency of the Note is same as the Functional Currency, the accrual is recorded automatically. However if the source currency is different from the Functional Currency, the Transaction Tab is displayed to give you the opportunity of changing the Exchange Rate.

Tab 2: Transaction



9. A transaction can be displayed on the above screen.

10. The fields shown on the screen are described below:

Transaction No	A transaction number is assigned to each existing note transaction. To view a transaction, just enter the transaction number and hit <Tab>. If the transaction has not been posted yet, you may edit it or delete it.
	Finder is used to display a list of all records in the table. See "Searching Note Transactions" later in this section.
Note ID	Displays Note ID for which the transaction is being entered.
Description	Displays Note Description.
Transaction Date	Displays the accrual date.
Entry Description	Displays default description of the entry. The user may change it if necessary.
Amount	Displays the transaction amount.

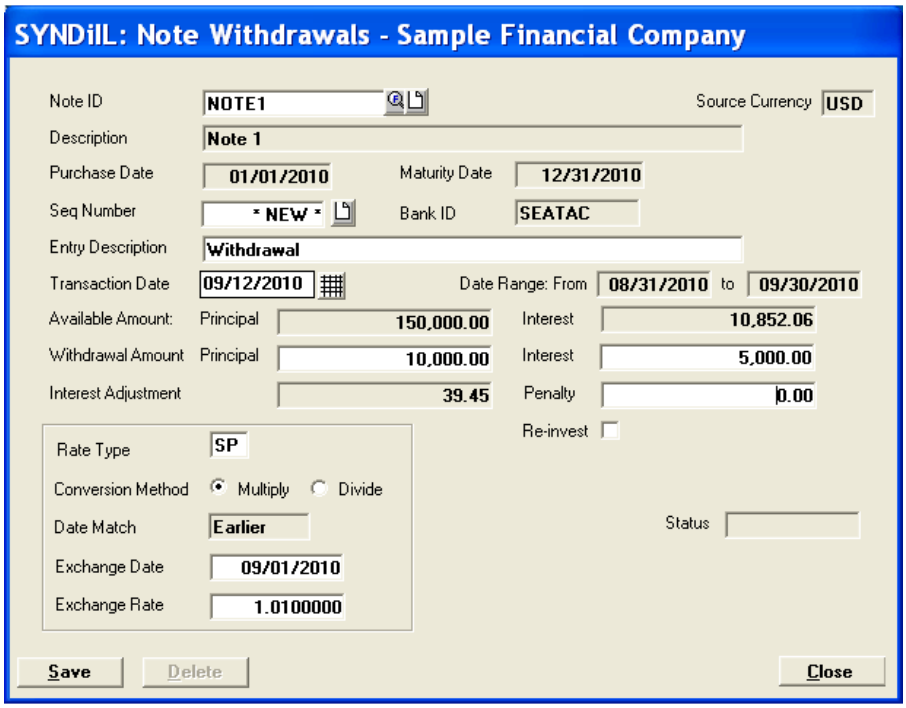
Source Currency	Displays Currency Code for the transaction.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile. Rate Type, Conversion Method, Date Match, Exchange Date and Exchange Rate are used when entering Multicurrency transactions.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.
Status	Following is the list of status codes: Unposted — The transaction has not been posted yet and can be modified or deleted. Posted — The transaction has been posted and cannot be modified or deleted.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing unposted record.
Close	Click to close the screen.

11. To display an existing transaction, enter Transaction Number and hit <Tab>. If the transaction has not been posted yet, you will be able to change or delete it.

12. You may search existing transactions by clicking Find icon next to Transaction Number. Please see Section 7.4.5 for details.

8.5. Entering Withdrawals

1. If a Note returns interest (and a portion of principal) on periodic basis you may use the Withdrawal screen to record it. The Deposits screen is displayed as shown below by clicking **Withdrawals** under Notes on the **Investments** Menu.



2. The fields shown on the screen are described below:

Note ID	Enter Note ID.
	Finder is used to display a list of all records in the table.
	New is used to clear the screen while setting up a new record.
Source Currency	Displays the Source Currency based on Note Template.
Description	Displays the Description of the Note.
Purchase Date	Displays the date of purchase entered at the time of setting up the Note.
Maturity Date	Displays the date on which the Note will

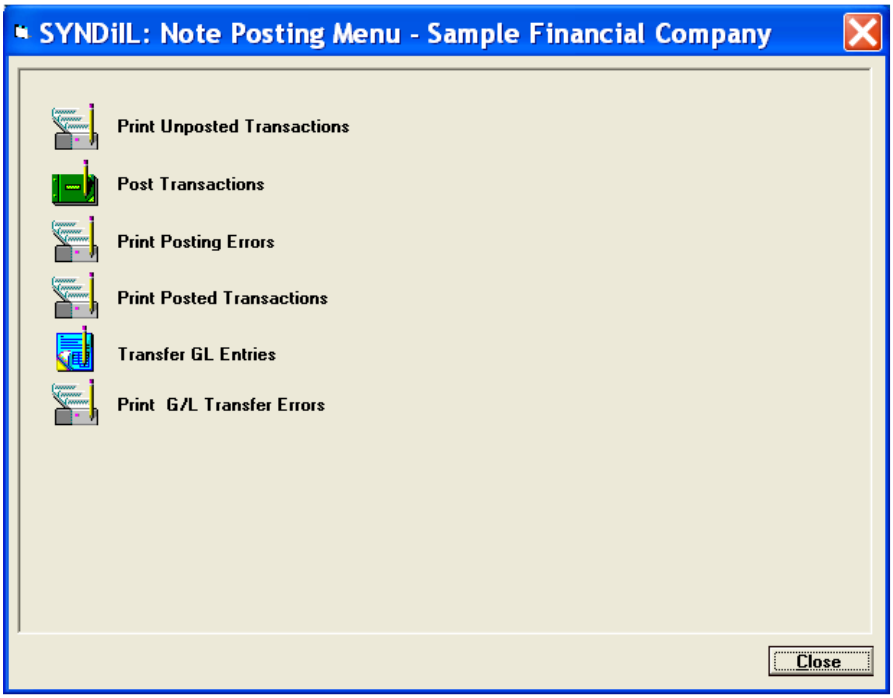
	mature.
Sequence Number	Each transaction (purchase, deposit, accrual or withdrawal) gets a sequence number assigned to it. Sequence Number 1 is assigned to the initial purchase.
Investment Amount	Displays the Principal entered at the time of setting up the Note.
	Click **New** to enter a new transaction. The Sequence Number field displays * NEW *. Just hit <Tab> to proceed. To display, modify or delete existing transaction, enter the Sequence Number and hit <Tab>.
Bank ID	Displays the Bank ID entered at the time of setting up the Note.
Entry Description	The field displays “Withdrawal”. You may change it if necessary.
Transaction Date	Enter the date of withdrawal in this field. The date must lie within the current accrual period.
Available Principal Amount	Displays the total accumulated principal minus any past principal withdrawals.
Available Interest Amount	Displays the total accrued interest minus any past interest withdrawals.
Withdrawal Principal Amount	Enter the principal amount to be withdrawn. If the Note has matured you may enter the full amount. The Withdrawal amount cannot exceed the Available amount.
Withdrawal Interest Amount	Enter the interest amount to be withdrawn. The Withdrawal amount cannot exceed the Available amount.
Interest Adjustment	Displays the amount of interest from the *Last Calculation Date* to the Withdrawal Date.
Penalty	If the terms of the Note require a penalty for early withdrawal of principal in part or in full,

	enter the penalty amout in this field.
Re-invest	For future use.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile. Rate Type, Conversion Method, Date Match, Exchange Date and Exchange Rate are used when entering Multicurrency transactions.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.
Status	Following is the list of status codes: Unposted — The transaction has not been posted yet and can be modified or deleted. Posted — The transaction has been posted and cannot be modified or deleted.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

8.6. Posting Note Transactions

1. Transactions are not finalized until they are posted. They can, in general, be changed or deleted before posting. When a transaction is posted, a journal entry is generated for General Ledger and the transaction cannot be changed or deleted.

2. **Note Posting Menu** is displayed when the user clicks **Posting** under **Notes** on the **Investments** Menu.

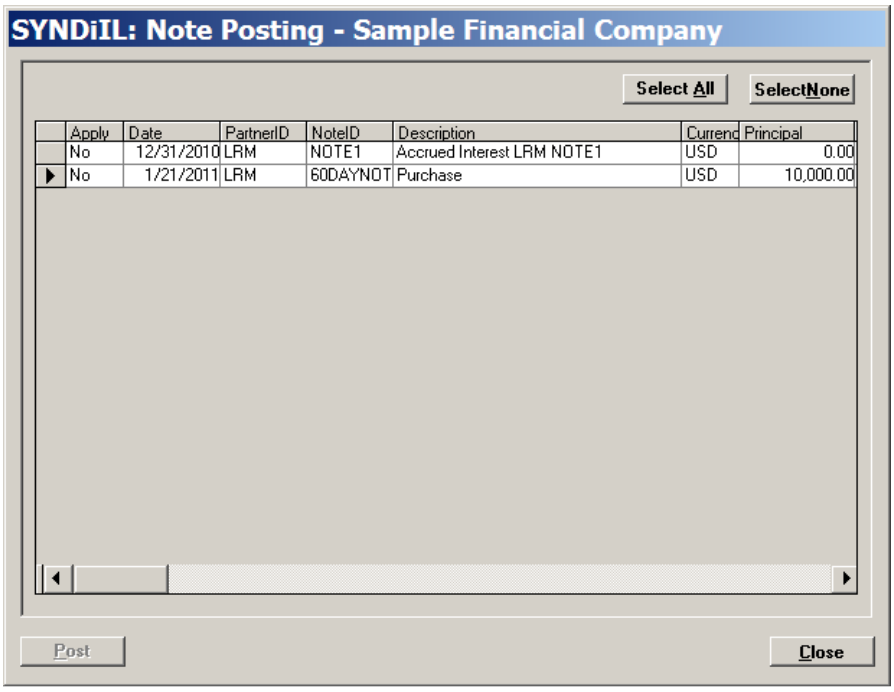


3. Print Unposted Transactions

This option is used to print unposted transactions with Transaction Date in the specified range.

4. Post Transactions

This option is used to posted transactions. The following screen is displayed:



1. Transactions to be posted are displayed in a table. To mark a transaction to be posted, double-click in the Apply column to change No to Yes. If you do not wish a transaction to be posted, double-click again in the Apply column to change Yes to No.

2. You may click the **Select All** button to mark all transactions for posting or click **Select None** button to unmark all transactions for posting.

3. Once you have decided which transactions have to be posted, click **Post** to post marked transactions.

Each posting session assigns a Posting Sequence to the transactions so that they can be listed according to the session. When posting is completed, a Posting Journal is generated which should be printed and filed for audit trail. A summary is displayed on the screen showing the number of transactions processed and the number of posting errors. If a transaction encounters error it is not posted.

5. Print Posting Errors

If errors are encountered during posting, the Posting Errors report should be printed and investigated. A transaction may encounter one or more of the following errors:

1 - Account not found
2 - Account is inactive

3 - Account does not allow multicurrency
4 - Account does not allow specified currency
5 - Unbalanced entry
6 - Exchange Rate not found
7 - Bank not found
8 - Bank does not handle this currency

6. Print Posted Transactions

This option is used to print posted transactions with Transaction Date in the specified range.

7. Transfer GL Entries

If **SYNDiIL** is interfaced with Sage 300 ERP General Ledger, this function creates a journal entry batch in Sage 300 ERP and writes entries to it. All debits and credits to bank account (in receipts and disbursements) are posted to Bank Clearing Account defined in Company Profile. If you are running Sage 300 ERP Version 5.6 or higher, the interface also creates Bank Entries in Bank Services module posting to the Bank account and clearing the Bank Clearing Account, otherwise you should make a manual entry in Bank Services.

It also flags the transactions as Transferred. If you are running **SYNDiIL** as a standalone package and decide to interface it with Sage 300 ERP later, you must run this function before creating the interface so that existing transactions are flagged as Transferred otherwise all old transactions will be transferred.

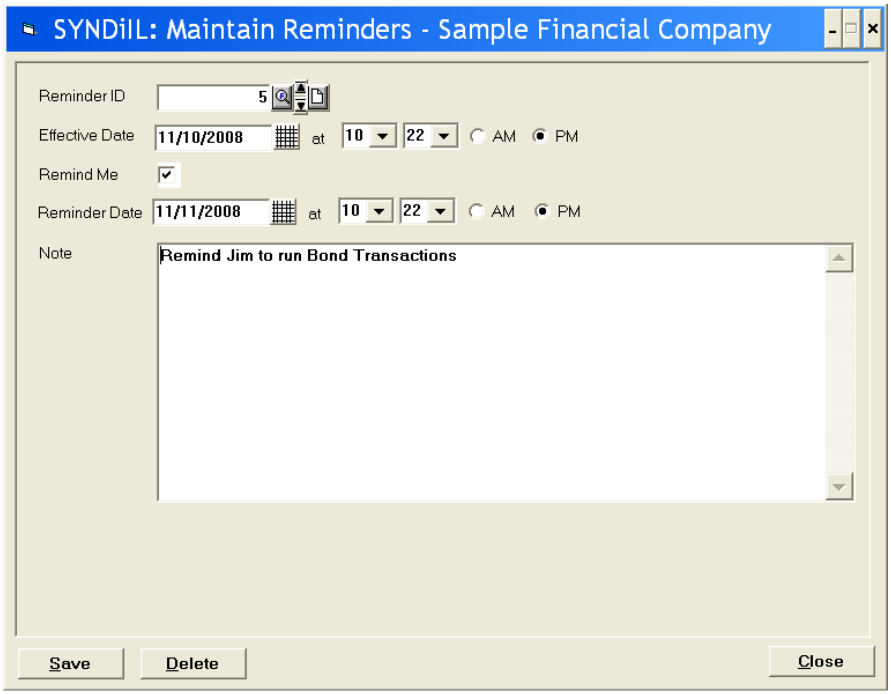
8. Print Transfer Errors

Since **SYNDiIL** does not see any changes being made in Sage 300 ERP, there is a possibility that a G/L account in Sage 300 ERP may be modified or deleted between the time a transaction is posted and transferred. For this reason you may get error-free posting but may encounter errors during transfer process. If it happens, print Transfer Errors report and investigate.

Chapter 9
Maintaining Reminders

9.1. Introduction

1. The following screen is displayed when the user clicks **Reminders** on Main Menu.



1. The fields shown on the screen are described below:

Reminder ID	Sequential number assigned to the note by the program.
	Finder is used to display a list of all Reminders in the database.
	Scroll is used display previous or next record by hitting up or down arrow.
	New is used to clear the screen while setting up a new note.
Effective Date	Enter the date and time on which the note will

	take effect. For new reminders the current date and time is displayed as the default. Change it if necessary.
Remind Me	Check the box if you want to see a pop-up reminder. If Reminder checkbox in Options1 tab of Company Profile Setup is not checked, The screen displays the message "SYNDi Reminder System turned off". In this case no Reminders will pop-up.
Reminder Date	Enter the date and time after which you would want to see the pop-up reminder. As a default, the date and time 24 hours from the Effective Date is set. Change it if necessary.
Note	Description of the note, unlimited number of alphanumeric characters.
Add	Click to add a new record.
Save	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
Close	Click to close the screen.

2. To set up a new Reminder, click New to clear the screen.

3. You may hit <Tab> key to move from one field to the next. Alternatively, you may click inside a field and modify it.

4. To modify an existing record, enter the Reminder ID or use **Finder** to select a note.

5. To delete a note, click Delete. You cannot delete a record if the status code has been assigned to a loan.

9.2. Pop-up Reminders

1. If a Reminder has Remind Me box checked it pops up if the current date and time have exceed Reminder Date and Time. The frequency with which these reminders pop-up depends on the frequency in minutes set in the Company Profile. (See Section 5.2.)

2. If you want a Reminder to stop popping up, delete it, or uncheck Remind Me checkbox and save the Reminder.

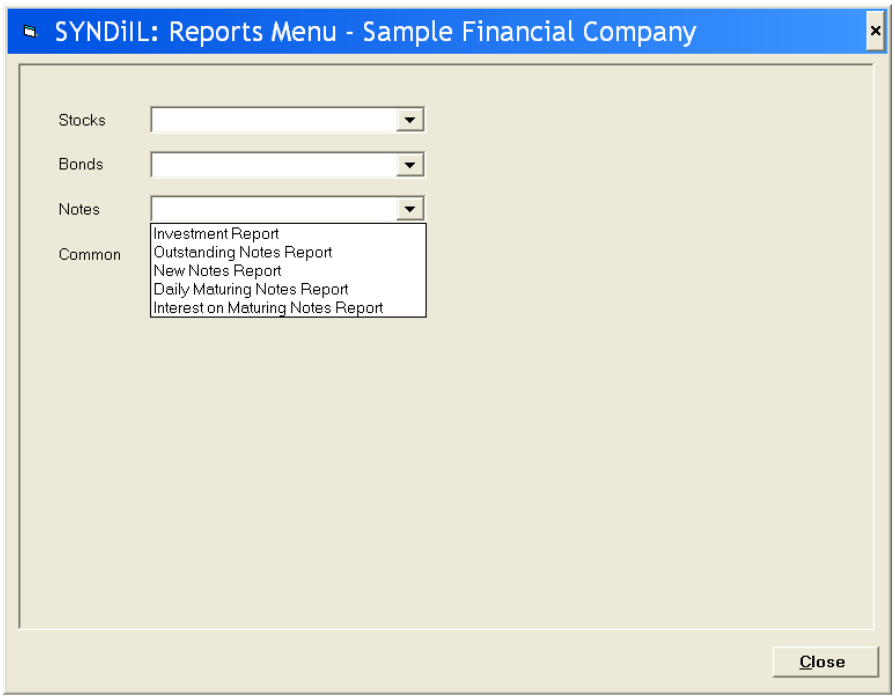
3. If you want to postpone the pop-up, change the Reminder Date and time and save the Reminder.

4. When you start SYNDiIL and enter Main Menu for the first time all reminders on which reminder date is due are displayed. Once they are closed they will subsequently be displayed after the interval set in Company Profile.

Chapter 10
Generating Reports

10.1. Introduction

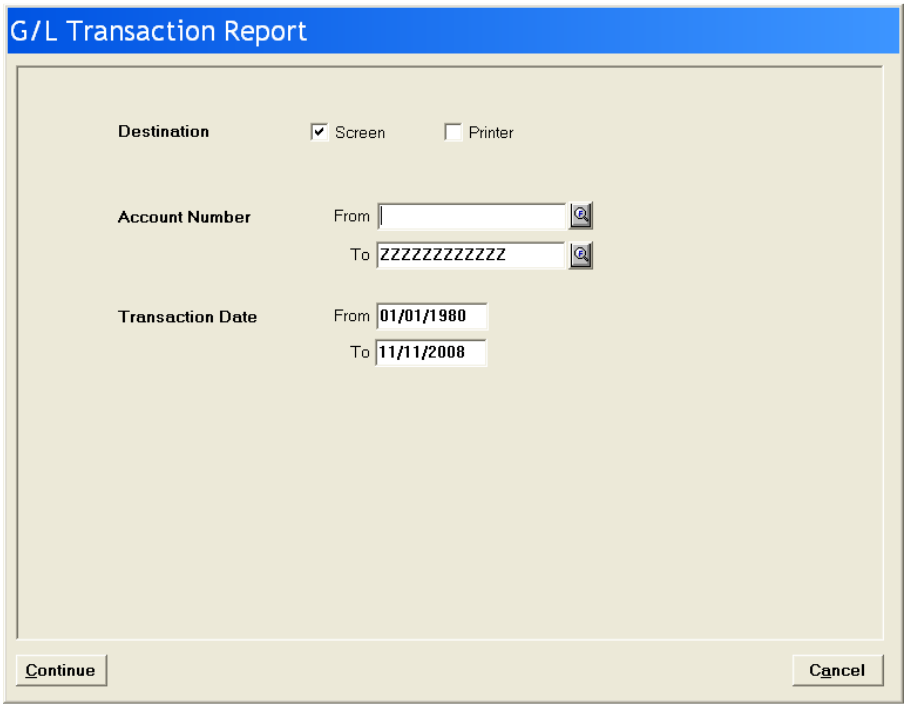
1. The following screen is displayed when the user clicks **Reports** on Main Menu.



2. You may print reports related to stocks, bonds, notes or common reports by selecting a report from the appropriate drop-down list.

10.2. Printing a Report

1. When a report is selected, the following screen is displayed:



2. Under Destination, check Screen and/or Printer. You must choose at least one destination. If you select Screen, the report is displayed on the screen whereas if you select Printer, it is sent to the printer. If you select both, the report is displayed on the screen first and it is sent to the printer after you close the screen display.

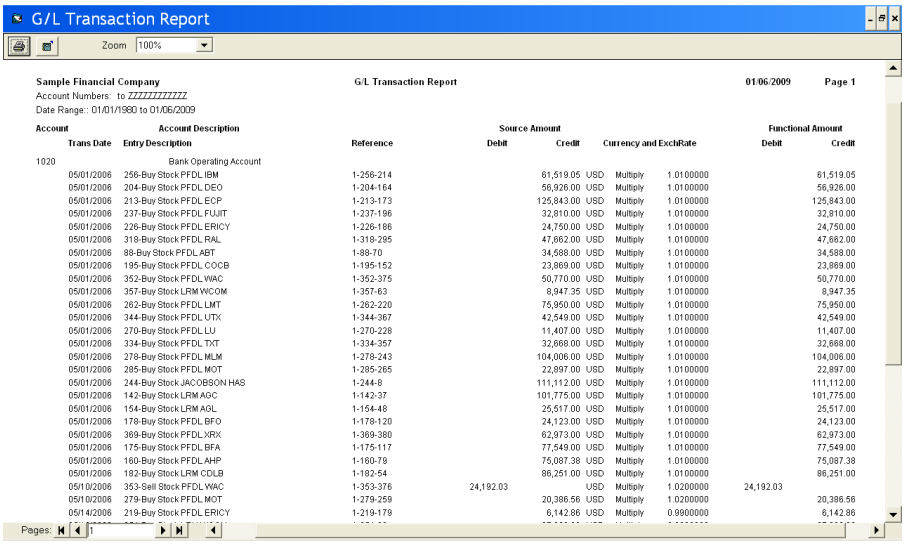
3. In the first range, enter the From and To range of Account Number. The From field is normally blank while the To field shows a row of Z's. If you want to print a report displaying all values in the range, do not change these fields otherwise enter the proper range. Note that the value in the To field cannot be less than the value in the From field.

4. In the second range, enter the From and To range of transaction dates. If you want to print a report displaying records for all dates between beginning and ending date, do not change these fields otherwise enter the proper range. Note that the value in the To field cannot be less than the value in the From field.

5. For certain reports the ranges may be disabled if they are irrelevant.

6. Click Continue to generate the report or Cancel to exit the screen without generating the report.

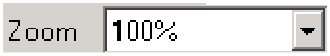
7. If you have chosen Screen as the Destination, the report is displayed as follows:



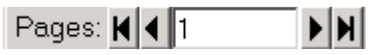
8. The fields controls shown on the screen are described below:

Print: If you have not chosen printer as the destination, you may still print the report by clicking the **Print** icon on the top left hand corner of the screen. Before the report is sent to the printer, the Printer Setup screen is displayed. Set the printer orientation to Portrait or Landscape depending on the report unless you have already chosen printer as a destination.

Export: Click to save the report as HTML or Text file.



Zoom: Select the magnification to view the report properly.

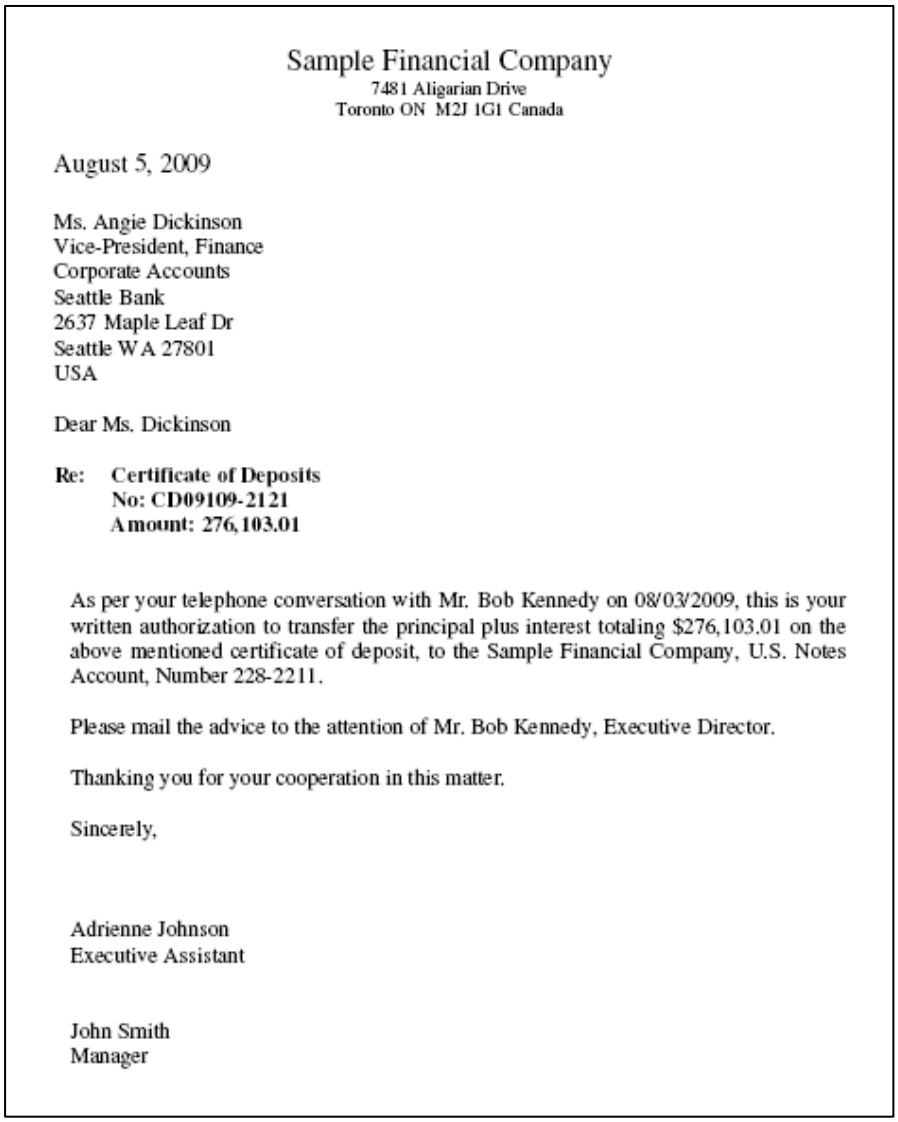


Pages: Click left and right arrow buttons to browse through the report.

Chapter 11
Preparing Custom Letters

11.1. Introduction

1. You may design custom Form letters using Microsoft Word and perform Mail Merge. A sample letter called *Transfer Note Principal and Interest* shown below is provided as a tutorial. The letter advises the bank to reinvest a Note maturing shortly.



Sample Financial Company
7481 Aligarian Drive
Toronto ON M2J 1G1 Canada

August 5, 2009

Ms. Angie Dickinson
Vice-President, Finance
Corporate Accounts
Seattle Bank
2637 Maple Leaf Dr
Seattle WA 27801
USA

Dear Ms. Dickinson

Re: Certificate of Deposits
No: CD09109-2121
Amount: 276,103.01

As per your telephone conversation with Mr. Bob Kennedy on 08/03/2009, this is your written authorization to transfer the principal plus interest totaling $276,103.01 on the above mentioned certificate of deposit, to the Sample Financial Company, U.S. Notes Account, Number 228-2211.

Please mail the advice to the attention of Mr. Bob Kennedy, Executive Director.

Thanking you for your cooperation in this matter.

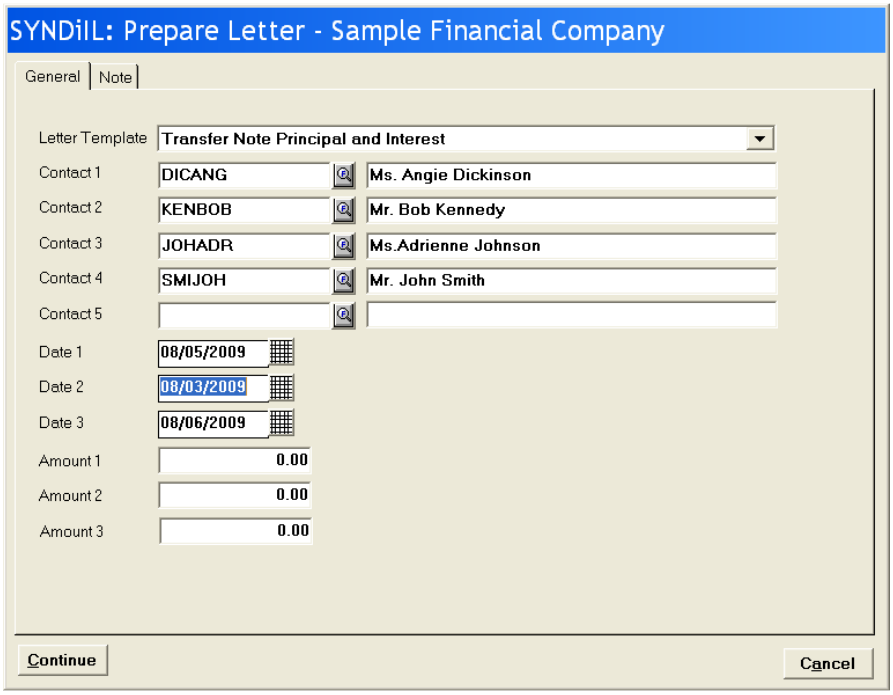
Sincerely,

Adrienne Johnson
Executive Assistant

John Smith
Manager

11.2. Data Collection

1. The following screen is displayed when the user clicks **Letters** on Main Menu.



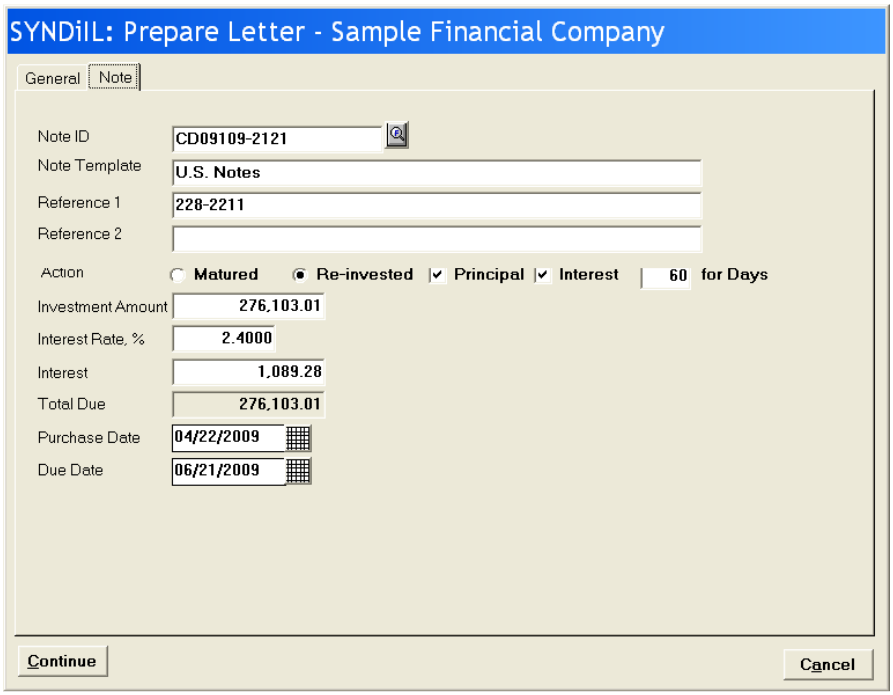
2. The fields shown on the screen are described below:

Letter Template	All templates should be designed as .dot files in Microsoft Word and placed in Templates Location (see Section 3.3). When a new template is placed in the Templates Location it appears in the drop-down list.
Contact	The following fields become available for each of five contacts in Mail Merge: - Salutation, First Name, Last Name - Title, Department, Company - Address
Date	Three Date fields used as required.
Amount	Three Amount fields used as required.
Continue	Click to create a file called Letters1.txt in Database Location. This file is used as the data source in Mail Merge.

Cancel	Click to close the screen.

3. The screen contains five contacts, three dates and three amount fields that can be used in the letter. The letter shown in the example uses Contact 1 as the addresses, the name and title of Contact 2 is used in the body of the letter while Contact 3 and Contact 4 are the signatories of the letter. Similarly, Date 1 is used on the top as the date on which the letter was written while Date 2 is used in the body of the letter. The amount fields are not used in the example.

4. A second screen, shown below, is provided to use fields from Notes in case a letter is related to a Note.



5. The fields shown on the screen are described below:

Note ID	Enter Note ID about which the letter is being prepared.
Note Template	Displays the description of the template. You may change it if necessary.
Reference	Two user-defined fields, each 60 characters long.
Action	Indicate if the letter is about the maturity or reinvestment of a Note. In case of

	reinvestment, check if you are reinvesting principal only or principal and interest, and for how many days.
Investment Amount	Displays the investment amount of original or reinvested Note. You may change it if necessary.
Interest Rate	Displays the interest rate of original or reinvested Note. You may change it if necessary.
Interest	In case of Note maturity it displays the total interest of the original Note. In case of reinvestment the calculated value of interest for reinvested Note is displayed.
Total Due	If reinvesting principal only, the value of Total Due is equal to the principal of the original Note. If reinvesting principal and interest, the value of Total Due is equal to the principal plus interest of the original Note.
Purchase Date	In case of Note maturity it displays the Purchase Date of the original Note. In case of reinvestment the Purchase Date of the reinvested Note is displayed.
Maturity Date	In case of Note maturity it displays the Maturity Date of the original Note. In case of reinvestment the Maturity Date of the reinvested Note is displayed.
Continue	Click to create a file called Letters1.txt in Database Location. This file is used as the data source in Mail Merge.
Cancel	Click to close the screen.

6. You may fill all fields (except Note ID) on this screen and use them in any way. None of the fields have to be related to a Note.

11.3. Data Source Generation

1. When you click Continue in Data Collection step (Section 12.2), the system creates a text file named Letters1.txt in Database Location see Section 3.3). Following is the list of fields in Letters1.txt:

Field Name	Remarks
Company Profile	
CompanyName	Name
CompanyAddress1	Address 1
CompanyAddress2	Address 2
CompanyAddress3	Address 3
CompanyCity	City
CompanyProv	Province / State
CompanyPostCode	Postal Code / Zip Code
CompanyCountry	Country
CompanyTel	Telephone Number
CompanyFax	Fax Number
Contact 1	
Contact1Salutation	Salutation
Contact1FirstName	First Name
Contact1LastName	Last Name
Contact1Title	Title
Contact1Department	Department
Contact1Company	Company Name
Contact1Address1	Address 1
Contact1Address2	Address 2
Contact1Address3	Address 3
Contact1City	City
Contact1Prov	Province / State
Contact1PostCode	Postal Code / Zip Code
Contact1Country	Country
Contact 2	
Contact2Salutation	Salutation
Contact2FirstName	First Name
Contact2LastName	Last Name
Contact2Title	Title
Contact2Department	Department
Contact2Company	Company Name
Contact2Address1	Address 1
Contact2Address2	Address 2
Contact2Address3	Address 3
Contact2City	City

Contact2Prov	Province / State
Contact2PostCode	Postal Code / Zip Code
Contact2Country	Country
Contact 3	
Contact3Salutation	Salutation
Contact3FirstName	First Name
Contact3LastName	Last Name
Contact3Title	Title
Contact3Department	Department
Contact3Company	Company Name
Contact3Address1	Address 1
Contact3Address2	Address 2
Contact3Address3	Address 3
Contact3City	City
Contact3Prov	Province / State
Contact3PostCode	Postal Code / Zip Code
Contact3Country	Country
Contact 4	
Contact4Salutation	Salutation
Contact4FirstName	First Name
Contact4LastName	Last Name
Contact4Title	Title
Contact4Department	Department
Contact4Company	Company Name
Contact4Address1	Address 1
Contact4Address2	Address 2
Contact4Address3	Address 3
Contact4City	City
Contact4Prov	Province / State
Contact4PostCode	Postal Code / Zip Code
Contact4Country	Country
Contact 5	
Contact5Salutation	Salutation
Contact5FirstName	First Name
Contact5LastName	Last Name
Contact5Title	Title
Contact5Department	Department
Contact5Company	Company Name
Contact5Address1	Address 1
Contact5Address2	Address 2
Contact5Address3	Address 3
Contact5City	City
Contact5Prov	Province / State
Contact5PostCode	Postal Code / Zip Code

Contact5Country	Country
Dates	
Date1	Date 1
Date2	Date 2
Date3	Date 3
Amounts	
Amount1	Amount 1
Amount2	Amount 2
Amount3	Amount 3
Note	
NoteID	Note ID
TemplateName	Template Name
Reference1	Reference 1
Reference2	Reference 2
Action	1 = Note Matured 2 = Reinvest Principal only 3 = Reinvest Principal and interest 4 = Reinvest Interest only
Days	Number of days
FaceValue	Investment Amount
Rate	Rate of Interest
TotalInterest	Interest
TotalAmount	Amount Due
PurchaseDate	Purchase Date
MaturityDate	Maturity Date

11.4. Template Creation

1. Following is the template used to create the letter in the current example.

«CompanyName»
«CompanyAddress1»
«CompanyAddress2»
«CompanyAddress3»
«CompanyCity» «CompanyProv» «CompanyPostCode» «CompanyCountry»

«Date1»

«Contact1Salutation»«Contact1FirstName» «Contact1LastName»
«Contact1Title»
«Contact1Department»
«Contact1Company»
«Contact1Address1»
«Contact1Address2»
«Contact1Address3»
«Contact1City» «Contact1Prov» «Contact1PostCode»
«Contact1Country»

Dear «Contact1Salutation»«Contact1LastName»

Re: Certificate of Deposits
No: «NoteID»
Amount: «TotalAmount»

As per your telephone conversation with «Contact2Salutation»«Contact2FirstName» «Contact2LastName» on «Date2», this is your written authorization to transfer the principal plus interest totaling $«TotalAmount» on the above mentioned certificate of deposit, to the «CompanyName», «TemplateName» Account, Number «Reference1».

Please mail the advice to the attention of «Contact2Salutation»«Contact2FirstName» «Contact2LastName», «Contact2Title».

Thanking you for your cooperation in this matter.

Sincerely,

«Contact3FirstName» «Contact3LastName»
«Contact3Title»

«Contact4FirstName» «Contact4LastName»
«Contact4Title»

2. In order to create form letters, you must be familiar with the Mail Merge function of Microsoft Word. Please consult relevant documentation for Microsoft Office to learn the process.

3. Write the letter using Letters1.txt in Database Location as the recipient list and embed Mail Merge fields from the file. Save the letter as Microsoft Word template (.dot file) in the Templates

Location.

4. The template shown above has been saved in the Templates Location as Transfer Note Principal and Interest.dot.

5. When the user clicks Continue as described in Section 12.2, the following operations occur:

   (a). File Letters1.txt is created using the data on the screen. Any previous version is overwritten.
   (b). The template file chosen from the drop-down list on the screen is read.
   (c). Mail Merge is performed.
   (d). The merged document is saved as a Microsoft Word document in Documents Location (see Section 3.3).
   (e). The merged document is displayed on the screen from where you can print it or e-mail it.

Appendix 1
Day Count Convention

Introduction

In order to calculate interest accrued over time for bonds, notes, loans, mortgages and other investments we need to count the number of days between two dates. In financial mathematics, there are various methods of determining the number of days between two coupon payments and also the accrued interest for dates between payments. The day count is also used to quantify periods of time when discounting a cash-flow to its present value. When a security such as a bond is sold between interest payment dates, the seller is eligible to some fraction of the coupon amount.

Definitions

CouponFactor

The Factor to be used when determining the amount of interest paid by the issuer on coupon payment dates. The periods may be regular or irregular.

CouponRate

The interest rate on the security or loan-type agreement, e.g., 5.25%. In the formulas this would be expressed as 0.0525.

$Date_1$ ($YEAR_1$.$MONTH_1$.DAY_1)

Starting date for the accrual. It is usually the coupon payment date preceding Date2.

$Date_2$ ($YEAR_2$.$MONTH_2$.DAY_2)

Date through which interest is being accrued. You could word this as the "to" date, with Date1 as the "from" date. For a bond trade, it is the settlement date of the trade.

$Date_3$ ($YEAR_3$.$MONTH_3$.DAY_3)

The coupon payment date following Date2. This would be the maturity date if there are no more interim payments to be made.

Days(StartDate, EndDate)

Function returning the number of days between StartDate and EndDate on a Julian basis (i.e., all days are counted). For instance, Days(15 October 2007, 15 November 2007) returns 31.

EOM

Indicates that the investment always pays interest on the last day of the month. If the investment is not EOM, it will always pay on the same day of the month (e.g., the 10th).

Factor

Figure representing the amount of the CouponRate to apply in calculating Interest. It is often expressed as "days in the accrual period / days in the year". If Date2 is a coupon payment date, Factor is zero.

Freq

The coupon payment frequency. 1 = annual, 2 = semi-annual, 4 = quarterly, 12 = monthly, etc.

Principal

Par value of the investment.

30/360 Methods

All conventions of this class calculate the Factor as:

$$\text{Factor} = \frac{360X(YEAR_2 - YEAR_1) + 30X(MONTH_2 - MONTH_1) + (D_2 - D_1)}{360}$$

They calculate the CouponFactor as:

$$\text{CouponFactor} = \frac{360X(YEAR_3 - YEAR_1) + 30X(MONTH_3 - MONTH_1) + (D_3 - D_1)}{360}$$

This is the same as the Factor calculation, with Date2 replaced by Date3. In the case that it is a regular coupon period, this is equivalent to:

$$\text{CouponFactor} = \frac{1}{\text{Freq}}$$

The conventions are distinguished by the manner in which they adjust Date1 and/or Date2 for the end of the month. Each convention has a set of rules directing the adjustments.

In the above equations D_1, D_2 and D_3 are the values of DAY_1, DAY_2 and DAY_3, modified according to the rules depending on the algorithm as described below. Start with setting D_1=Day_1 and D_2 = Day_2. Date adjustment rules (more than one may take effect; *apply them in order, and if a date is changed in one rule the changed value is used in the following rules*):

30/360

(1). If the investment is EOM and (Day_1 is the last day of February) and (Day_2 is the last day of February), then change D2 to 30.
(2). If the investment is EOM and (Day1 is the last day of February), then change D1 to 30.
(3). If D2 is 31 and D1 is 30 or 31, then change D2 to 30.
(4). If D1 is 31, then change D1 to 30.

30E/360 ICMA

(1). If D1 is 31, then change D1 to 30.
(2). If D2 is 31, then change D2 to 30.

30E/360 ISDA

(1). If D1 is the last day of the month, then change D1 to 30.
(2). If D2 is the last day of the month (unless Date2 is the maturity date and M2 is February), then change D2 to 30.

Actual Methods

The conventions of this class calculate the number of days between two dates (e.g., between Date1 and Date2) as the Julian difference. This is the function Days(StartDate, EndDate).

Actual/Actual ICMA

This convention calculates the Factor as:

$$\text{Factor} = \frac{Days(Date1, Date2)}{FreqXDays(Date1, Date2)}$$

The CouponFactor for regular periods is calculated as:

$$\text{CouponFactor} = \frac{1}{Freq}$$

Actual/Actual ISDA

This convention calculates the Factor as:

$$\text{Factor} = \frac{Days\ not\ in\ leap\ year}{365} + \frac{Days\ in\ leap\ year}{366}$$

This convention accounts for days in the period based on the portion in a leap year and the portion in a non-leap year.

The days in the numerators are calculated on a Julian day difference basis. In this convention the first day of the period is included and the last day is excluded. The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

Actual/365 Fixed

This convention calculates the Factor as:

$$\text{Factor} = \frac{Days(Date1, Date2)}{365}$$

Each month is treated normally and the year is assumed to be 365 days. For example, in a period from February 1, 2014 to April 1, 2014, the Factor is considered to be 59 days divided by 365.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

Actual/360

This convention calculates the Factor as:

$$\text{Factor} = \frac{Days(Date1, Date2)}{360}$$

Each month is treated normally and the year is assumed to be 360 days. For example, in a period from February 1, 2014 to April 1, 2014, the Factor is 59 days divided by 360 days.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

Actual/364

This convention calculates the Factor as:

$$\text{Factor} = \frac{Days(Date1, Date2)}{364}$$

Each month is treated normally and the year is assumed to be 364 days. For example, in a period from February 1, 2014 to April 1, 2014, the Factor is considered to be 59 days divided by 364.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

Actual/365L

This convention calculates the Factor as:

$$\text{Factor} = \frac{Days(Date1, Date2)}{DiY}$$

where DiY is the number of days in a year calculated according to the following rules:

If Freq = 1 (annual coupons), then
    If February 29 is in the range from Date1 (exclusive) to Date3 (inclusive), then DiY = 366, else DiY = 365.

If Freq <> 1, then
    If Date3 is in a leap year, then DiY = 366, else DiY = 365.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

Appendix 2
Sage 300 (Accpac) Sample Financial Company

Introduction

When you install **SYNDiIL**, a folder called Sage 300 is created within the applicaion folder. This folder contains all files necessary to set up a database in SYNDiIL interfaced with Sage 300.

1. Copy SYNDiILSample.mdb from Sage 300 sub-folder to the main application folder, overwiring or renaming the sisting database.

2. Create databases SILSYS and SILDAT in SQL Server.

3. Using Database Setup utility in Sage, create SILSYS (System Database) and SILDAT (Company database) for Sample Financial Company.

4. Run dbload to load the data from Sage 300 folder to populate the databases. The dump is from 2014 version. You may have to upgrade it to higher version.

You are now ready to play with sample data
.